THE ECONOMIC INTEGRATION OF EX-SOVIET JEWS IN BALTIMORE*

The qualitative component of the project "The Economic Integration of Refugees in Maryland"

by

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SUMMARY

This qualitative study utilizes the in-depth interview method to investigate the public and private support for ex-Soviet Jews in Baltimore. The two primary objectives were:

- To understand how ex-Soviet Jews use external support from both public and private sources in their efforts to achieve economic self-sufficiency; and
- To find out how ex-Soviet Jews themselves evaluate the role of external support in their economic endeavors.

Based on the in-depth interviews of three community leaders and nine ex-Soviet Jewish families, the study undertakes three tasks:

- To describe the patterns of external support along with individual effort toward economic integration of ex-Soviet Jews,
- To analyze the relative roles of external support and individual effort, and
- To draw implications for public policies and programs targeting ex-Soviet refugees.

Three patterns of using external support emerge among ex-Soviet refugees:

- First, cash transfers (SSI), medical assistance (Medicare, Medicaid, and Sinai Hospital medical subsidies), and housing programs (Section 8 low rent subsidies) are the three pillars of economic support for independent living and quality of life for elderly ex-Soviet Jews. However, without the support of strong community institutions and facilities (e.g., Jewish Family Services), this independent living and quality of life could not exist. In addition to the benefit of external support for the elderly themselves, the benefit spills over to their adult children and grandchildren through easing financial hardship on the extended family, particularly in the period right after arrival,.
- Second, for people in the labor force, the most appreciated form of external support is human capital investment, because it greatly enhances able-bodied refugees' employability and the probability of matching jobs with their expertise and interests. Forms of human capital investment range from ESL classes offered in neighborhoods to formal vocational classes at community colleges. In pursuit of economic success, highly-educated refugees of all ages exert tremendous effort to take advantage of opportunities to advance their knowledge and improve their skills.
- Third, refugees highly value employment services that acclimate them to the American labor market and enable them to obtain jobs affording some measure of job satisfaction. An emphasis on matching jobs with expertise and interests is an essential component of Jewish Vocational Services' successful approach to securing long-term employment rates.

Our analysis shows that the relative importance of external support and individual effort depends on age groups, forms of support, and length of support:

- For the elderly group, both public assistance and community institutional support are essential. For this age group, cash transfers, medical assistance and housing support are the appropriate forms and the support should be long-term.
- For people in their prime, the key external support is support that enhances their human capital specific for the American labor market. Aspects of human capital specific for the

American labor market include English proficiency, familiarity with the functioning of the U.S. internal labor market, basic computer skills, and vocational training tightly related to American technologies. Given the relatively high education among ex-Soviet Jews, investment in these aspects of specific human capital is short-term in nature. While individual effort is essential for people in their prime, without external support in forms of human capital investment, individual effort is less effective and leads to less desirable outcomes.

- Most ex-Soviet Jews face the dilemma of high expertise on the one hand and low English skills and unfamiliarity with American technologies and labor market on the other. The people approaching retirement (in their 50s) have an additional difficulty of employers' resistance to hire older workers. We see two possible approaches to their economic integration. One approach is to take a job in ethnic economy where English is less important in fulfilling tasks and the job may not closely match their expertise. If they work for 10 years, they will be eligible for Social Security, guaranteeing a better economic support during retirement than sole reliance on SSI. The second approach is to receive specific training and then to provide services such as legal consultation to new arrivals and the established co-ethnic community. The community service route also applies to energetic people in their early years of retirement.

The fresh evidence from our study substantiates the continuous importance of external support. For both the elderly and the able-bodied, external support plays a key role in speedy economic integration of ex-Soviet Jews. Three policy implications can be drawn from this study.

- First, we suggest sustaining long-term cash, medical and housing support for the elderly. At the same time, to enhance the quality of life of the elderly, we need to encourage stable and substantial family support in financial, emotional, and care-taking forms.
- Second, we note that policies successfully promoting economic self-sufficiency include rigorous short-term forms of human capital investment for the able-bodied. For ex-Soviet Jews in particular, we suggest development of programs and services for basic computer skills training, dissemination of integrated and comprehensive information on a variety of topics, precise translation and timely validation of diplomas and qualifications, and rigorous pursuit of job placements suited to the expertise and interests of refugees. In addition to strengthening the existing ESL and vocational classes, we suggest fortifying the present procedures of Jewish Vocational Services by establishing a mechanism to trace the linguistic and occupational progress of refugees from their initial placements until they attain a job related to their expertise and interests. We also suggest providing lectures of preventative mental health care and support groups such as those offered by Jewish Family Services.
- Third, to provide new and revamped services to the able-bodied and the elderly, we suggest mobilizing the human resources of those near or early in retirement. We suggest training and preparing them to provide services such as instruction in basic computer skills, translation and validation of diplomas and qualifications, dissemination of information and legal advice, and documentation of the progress of refugees placed by Jewish Vocational Services. The state and voluntary organizations could compensate these needed services from the budget on social services for refugees of all ages.

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RESEARCH DESIGN AND DATA COLLECTION

A QUALITATIVE STUDY

This qualitative study addresses the economic integration of Jewish ex-Soviet refugees in Baltimore, focusing on the role of public assistance and private support in their efforts to achieve economic sufficiency. We selected refugees from the former Soviet Union for several reasons. First, Baltimore has emerged as one of the primary destinations in the country for refugees from that region. According to statistics published by the U.S. Bureau of the Census in 1995, Maryland ranked seventh among states with residents claiming Russian ethnicity. Ex-Soviet émigrés in Maryland primarily reside in and around Rockville and Baltimore. Second, whereas we expected that high levels of education and previous job complexity would decrease this population's need for public support, we anticipated that the inertia of relying on the state under a socialist/communist system would sustain expectations of support from the state in the United States. Finally, this population would provide an interesting perspective on community support, because of the extraordinary way the American Jewish community mobilized itself to fight for the release of this population from the Soviet Union and to provide for its arrival and resettlement in the United States.

We have chosen to designate the population as "ex-Soviet Jews" because we felt that the term "Russian Jews" was misleading, and that the phrase "Jews from the former Soviet Union" was too cumbersome. The Russian-speaking immigrant community in Maryland emigrated from Belarus, Russia, Ukraine, Azerbaijan, Kazakhstan, and other Soviet republics or newly independent states as well. Some emigrated before the collapse of the Soviet Union, and others since these former republics became states in the Commonwealth of Independent States.

Our primary method for this qualitative component is in-depth interviews with three community leaders and nine individual refugees, combining archival and website sources. The receiving communities and the residential areas of our subjects include Park Heights, older Pikesville, Pikesville, Randallstown, Owings Mills and Reisterstown. In the early stage of the project when we developed the interview protocol, we drew on Michelle Stem Cook's ongoing dissertation research (2000) and the results of an informal survey conducted by Oleg Yurganov in 1994. In addition, we combed the files of the Jewish Museum of Maryland and found newspaper clippings from the late nineteenth century to the present, representing snapshots of the history of Baltimore Jewry. The website maintained by the Associated Jewish Community Federation of Baltimore, *http://www.associated.org*, as well as the website of Ezras Torah, *www.ezrastorah.org*, were helpful in developing the protocol, guiding in-depth interviews, and interpreting interviews. We also made use of the website of the Office of Refugee Resettlement and websites maintained by the state of Maryland, such as the one referencing the Maryland Children's Health Program: *http://www.dhmh.state.md.us/healthchoice/html/fact2.htm*.

BALTIMORE NEIGHBORHOODS WITH CONCENTRATIONS OF EX-SOVIET JEWS AT A GLANCE

Economic prosperity in the receiving community for ex-Soviet refugees can be delineated along

the Northwest corridor of Greater Baltimore. Most refugees began their lives in Baltimore as tenants of an apartment in Baltimore City, in an economically depressed neighborhood called Park Heights. Park Heights was once an elite neighborhood, but prosperous Jews have since migrated northward and westward to Pikesville, Owings Mills, Reisterstown and Randallstown. Orthodox Jews who walk to synagogue on the Sabbath are still a strong presence in Park Heights and the neighboring Pikesville. Refugees sponsored by the Associated were resettled in Park Heights so that they could be close to Jewish Family Services and the Jewish Community Center located in Park Heights. Few if any Soviet Jews have chosen to purchase homes in Park Heights. The most affordable homes that Soviet Jews consider desirable are relatively new homes located north of Owings Mills, and many live in apartment complexes in this region as well. In Pikesville, ex-Soviet Jewish families inhabit apartments, relatively new townhouses, and some of the older duplexes and single-family homes built in this area right after World War II. Most Soviet Jews who remain in Park Heights do so because they either cannot afford to relocate from the apartment in which they were first resettled, or because they are elderly and choose to live in one of the many apartment buildings in Park Heights that provide low rent housing for senior citizens and have easy access to community services.

Since the taking of the 1990 Census, the Russian-speaking community of Baltimore has tripled in size, and has become more prosperous and more widely distributed geographically. Nevertheless, data from the 1990 Census provide a framework for understanding the demographics of the neighborhoods now significantly populated by ex-Soviet Jewish refugees, despite changes in the demographics of those neighborhoods since the time that data was gathered.

Using the 1990 Census (U.S. Bureau of the Census 1992), we portray the composition of these neighborhoods with respect to proportion of foreign born, proportion of Russian-speaking, proportion under poverty, proportion using welfare, and proportion of home ownership in 1990. Most of these portraits are for the total population. We also produced portraits for the elderly population, given that a relatively large proportion of ex-Soviet refugees is elderly.

Figure 1 shows the distribution of foreign-born population in 1990 in the six ex-Soviet refugee-concentrated neighborhoods, situated in the larger context of Baltimore City and Baltimore County. While a greater proportion of foreign-born lived in Baltimore County than in Baltimore City, greater proportions foreign-born lived in our six neighborhoods. The figure depicts that Older Pikesville, at the border between Baltimore City and Baltimore County, exhibited the highest proportion foreign born in 1990, (.112). This pattern is consistent with the image of a "neighborhood" city of Baltimore, where people, including immigrants, make an effort to avoid the declining inner-city neighborhoods while taking advantage of the urban facilities by living nearby the inner city. In 1990, more foreign-born were living in Park Heights (.056) than in Baltimore City as a whole (.032). As we will see clearly later in this report, the initial resettlement of the majority of ex-Soviet refugees and the residential choices of elderly ex-Soviet Jews might have helped to prevent this neighborhood from declining rapidly as many other Baltimore inner-city neighborhoods.

Unfortunately the Census does not provide a detailed classification of people born in the former Soviet Union. However, we approximate the ex-Soviet refugee population by using the proportion Russian-speaking, shown in Figure 2. We see that our six neighborhoods were neighborhoods

concentrated heavily with ex-Soviet refugees even in 1990. In particular, 3.2% of the population in Older Pikesville was Russian-speaking, compared to only 0.1% in Baltimore City and 0.4% in Baltimore County.

One important indicator of socio-economic status is poverty. Figure 3 presents the high poverty rate (21.9%) of Baltimore City and the similarly high poverty rate (18.5%) in Park Heights. By contrast, Baltimore County residents were economically well off, with a very low poverty rate (5.5%). Furthermore, poverty rates in all five neighborhoods located in the county were equal to or lower than the poverty rate for Baltimore County overall. As we will see later in this report, ex-Soviet refugees have followed the native residential mobility from urban areas to suburban areas, contributing to this unique class-segregated residential pattern.

A disproportionately large percentage of ex-Soviet refugees are elderly, which is significant in a context in which native elderly have achieved a better economic status than the average population. A geographic picture of poverty rates among the elderly population at large contextualizes the economic sufficiency of elderly ex-Soviet refugees (see Figure 4). We see that in 1990, the elderly living in Park Heights were commensurate with their counterparts in Baltimore City, with a poverty rate about 18%. While all elderly living in the five county neighborhoods were doing much better than their peers living in Park Heights, elderly living in Reisterstown and Owings Mills were substantially worse-off than the Baltimore county average.

One important source of external support for the poor population is welfare programs. The Census has information on welfare participation in cash transfers—Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), and General Assistance (GA). The picture based on the welfare cash program participation of the total population thus cannot distinguish the three major cash programs (see Figure 5). Our report will show later that the ex-Soviet refugees are infrequent participants of AFDC but are relatively heavy users of SSI (also see Hao and Kawano 2000; Hao 2000). In 1990, Park Heights shared a similar welfare participation rate with Baltimore City (nearly 17%). By contrast, the other five neighborhoods exhibited much lower welfare participation rates (below 4%), even lower than the Baltimore County average. Figure 6 is specifically for welfare participation rates among the elderly. The rate in Park Heights was substantially higher than the Baltimore City average, indicating greater welfare usage among the elderly living in Park Heights, including the ex-Soviet elderly. The rates in Owings Mills and Reisterstown were lower than the City rate, but substantially greater than the average rate in the County.

The other side of the coin describing socio-economic status is home ownership. Home ownership is even more important among ex-Soviets as it has been the landmark of economic success among refugees and immigrants. Figure 7 shows that in 1990, less than half of the households owned homes in the City and Park Heights, whereas approximately two-thirds of the households in the County did own homes. Randallstown, Reisterstown and Pikesville exhibited greater ownership rates, because, as we pointed out, more affordable homes are available in these neighborhoods.

Figure 8 shows specifically the rates of home ownership among the elderly. While the rate of home ownership among elderly residents in the city was almost two-thirds, the rate among elderly residents in Park Heights was little more than half. Interestingly, the rate of home ownership in

Older Pikesville was not high either. Only Reisterstown showed an elderly home ownership rate similar to the county average.

In sum, two patterns emerge from these figures. The first pattern is demographic and uniform for the six neighborhoods—in 1990, all had significant concentrations of foreign-born and Russian-speaking people. The second pattern is socio-economic and drastically differentiates the neighborhood located in the city from those located in the county—in 1990, Park Heights had much higher rates of poverty and welfare participation and a much lower rate of home ownership than the other five neighborhoods. It is in these neighborhoods that our respondents are fighting or have fought their way toward economic self-sufficiency.

INTERVIEWS WITH LEADERS OF THE RECEIVING COMMUNITY

Our first interviews for this project were with three leaders of the Associated Jewish Community Federation of Greater Baltimore. On behalf of the Jewish community in the state of Maryland, this umbrella organization provided and distributed much of the assistance received by Jewish Ex-Soviet immigrants. The Associated agencies providing the most assistance to new Americans are the following:

Baltimore Hebrew University
CHAI: Comprehensive Housing Assistance, Inc.
CHANA: Counseling, Helpline, & Aid Network—the Jewish Response to Domestic Violence
Hebrew Free Loan Association (*Ezras Torah)*
Hillel of Greater Baltimore
Jewish Community Center
Jewish Family Services
Jewish Hospice Program of Maryland
Jewish Legal Services
Jewish Museum of Maryland
Jewish Vocational Service
Levindale Hebrew Geriatric Center and Hospital
Operation Housewarming
Sinai Hospital of Baltimore

More information about these agencies is available at http://www.associated.org.

The core agencies of the Associated are Jewish Family Services and Jewish Vocational Services. Although they are funded in large part through the annual campaign of the Associated, they also have other funding sources including government grants, special endowments, and special grants. Jewish Family Services is the local HIAS affiliate, and so they are the first contact for refugees arriving in Baltimore. We interviewed a community planner at the Associated Jewish Community Federation of Greater Baltimore. A senior social worker at Jewish Family Services gave us a description of the basic services and resources made available to refugee families that have arrived since 1989. Our third community level interview was with a senior staff member of Jewish Vocational Services who gave us significant insights into how various forms of assistance affect a refugee's search for employment.

SELECTION OF REFUGEE RESPONDENTS

As we selected our Jewish ex-Soviet respondents, we sought variation in aspects that had been found to be significant in other studies of ex-Soviet Jews in the United States (Gold 1995, 1992; Litwin 1995; Markowitz 1993). The chart plots the attributes of our respondents with respect to these aspects, including age at time of arrival and gender, present place of residence, dependent children at time of arrival, republic of origin, date of arrival in the U.S., level of education, former occupation, and present occupation (see Table 1).

Age at Arrival and Gender

We interviewed respondents who arrived in their twenties, thirties, forties, fifties, sixties, and seventies. Age at arrival did emerge in our data as the most powerful variable affecting the economic adaptation of refugees in this community. We chose to interview more females than males, because females were more likely to fully describe personal experiences as well as the experiences of their family members, particularly their husbands and children, as well as friends. Clearly emerged from our data was that men between the ages of 55 and 65 have experienced the most difficulty in adaptation.

Neighborhood of Present Residence

We sought variation in present neighborhood of residence because it is an excellent indicator of the current economic status of members of the population. We interviewed four home owners in Pikesville, Owings Mills, Reisterstown, and Randallstown and five residents in apartments in Park Heights. Three of our respondents cannot afford to move out of the Park Heights region, and two other respondents chose to live in buildings in Park Heights along with their many elderly Soviet Jewish American peers.

Pre-School Age Children

Another significant distinction between our respondents sets apart the five who arrived with pre-school age children from the four who did not. The effect of dependent children on a refugee's pursuit of economic independence is evident in the later discussion.

Entry Cohort

A fourth significant distinction is the year of arrival, which divides members of the community into entry cohorts. Different entry cohorts had significantly different contexts for adaptation. One of our respondents came in 1979 along with many others who took advantage of the brief opportunity to emigrate. These people are looked upon as wise people who understood early the need to escape the Soviet Union, fortunate people who were not denied, and the forerunners of the present community. Most of these early refugees passed through Vienna and spent time waiting in Italy for permission to enter the United States. The next group arrived ten years later between 1989 and approximately 1991. Many of these, having been denied in the seventies, took the first opportunity to escape. For the most part, they also passed through Vienna and waited in Italy. This 1989-1991 cohort arrived at a time when the agencies of the Associated were overwhelmed

and were struggling to establish policies and procedures. In those years the community received many "free cases" (those with refugee status), whereas in recent years they have not taken free cases and have occupied themselves exclusively with family reunification.

The first cohort had a different experience from the recent second and third cohorts arriving after 1988. This was due to the streamlining of resettlement services in the U.S., and due to the awaiting presence of the larger numbers of refugees that preceded them. Those arriving between 1989 and 1991 were not allowed to bring more than miniscule sums of money out of the Soviet Union, and what little money they had, they spent while waiting in Vienna and Rome for permission to come to the U.S. as refugees. The third cohort were able to sell property and bring some money with them, and those being reunified with their families flew directly to the United States. Thus, the second cohort experienced a greater financial hardships than the third cohort.

Republic of Origin

We drew our respondents from seven major cities within Russia, Ukraine, and Belarus. This did not seem to significantly affect their pursuit of economic independence here. We did not interview anyone from a Central Asian republic. In this population, rather than the republics of origin, the urban or rural character of a refugee's place of origin may have a greater effect on their adaptation in the U.S. than their republic of origin. The social worker suggested that refugees from small towns and rural areas had more difficulty adjusting to Baltimore than more urbanized refugees. We did not obtain additional data about the effects of rural versus urban origins because all our respondents were from major cities.

Level of Education, Prior Occupation, and Present Employment

Finally, we interviewed people with different levels of education, different former occupations, and different kinds of employment in the United States. Present employment is another good indicator of a former refugee's current economic status and level of English language proficiency.

PROCESSING OF DATA

We prepared a protocol in both English and Russian, and the interviews were conducted in whichever language the respondents preferred. The interviews ranged in length from forty-five minutes to four hours. The interviews were recorded and then transcribed. The portions of the interviews that were in Russian were translated into English as they were transcribed. When respondents are cited in this report, brackets [] are put around their words if what is displayed is a translation of what they actually said in Russian. Any statements enclosed by quotation marks are direct quotations.

AMERICAN JEWS AND EX-SOVIET JEWS

The American Jewish community of Baltimore first became a significantly numerous population in the early 1850s when a large wave of immigrants from Germany arrived. Thirty years later, many Jews began to flee pogroms in the Russian Empire and Poland. Within those thirty years the

German Jewish community on the whole had successfully assimilated, while still establishing strong institutions within the community itself. In response to the plight of Russian and East-European Jews, the established German Jewish community in the United States formed what is now the Hebrew Immigrant Aid Society. This organization has facilitated the emigration of Jews from Russia, Eastern Europe, and other areas of the world since the 1880s (Fein, 1971; see also http://www.hias.org/PAGES/hiashistory/history.htm). Upon seeing their co-ethnic peers arriving destitute and unable to speak English, the established German Jewish community endeavored in many ways to afford these immigrants the means to become respectable members of society. For example, American Jews secured the release of many initially detained immigrants by helping them locate the friends and relatives who would claim them (The Baltimore Sun, 6/12/1882, 9/9/1882, 7/9/1891, 8/4,5,20, and 27/1891). Jews continued to immigrate to Baltimore and the United States from Russia and Eastern Europe up until World War II and after it as well, but the greatest influx since the late nineteenth century came late in the twentieth century.

The community planner described the local American Jewish community's efforts to aid Soviet Jews from the early seventies up to the present. The American Jewish community has concerned itself greatly with the plight of Soviet Jews since the Holocaust, giving particular attention to Refuseniks, Soviet Jews who were denied permission to emigrate. The former Soviet Union used emigration to manipulate U.S. foreign policy. When there was détente, people were allowed to leave, but when relations were poor, emigration was prohibited. In 1979, there was a brief window of opportunity for Soviet Jews to emigrate. Many were resettled in Baltimore. After the 1979 wave, the gates were closed until 1989, at which time Soviet Jews began to be resettled in Baltimore in large numbers, broken down as follows:

YEAR	NUMBER OF ARRIVALS TO BALTIMORE, MD
1978	238
1979	633
1980	288
1981-1988	Relatively few
1989	333
1990	1,146
1991	494[i]
1992	1,154
1993	1,060
1994	684
1995	490
1996	370
1997	377
1998	273
1999	200
2000	anticipated 150-200

The jump from 333 arrivals in 1989, to 1,146 in 1990, reveals the shock that the community in Baltimore experienced. Other receiving communities in major cities in the United States and

Israel experienced the same, as noted below.

In the seventies and the eighties the Jewish community of Baltimore raised awareness of the persecution of Soviet Jews in Soviet Union in a variety of ways. In 1981, the community staged an enactment of the trial of Anatoly Scharansky, the famous Jewish dissident, who at the time was in his fourth year of imprisonment. In 1987, the community participated in a candlelight vigil during Gorbachev's visit to Washington. They advocated for the passage of the Lautenberg amendment, which prohibited any type of assistance to the Soviet Union so long as they would not allow people to leave if they wished. They also applied the political pressure that led Congress to pass legislation automatically granting refugee status to any Jew coming to the United States from the former Soviet Union. Finally, all that they had been advocating for in Congress, outside the Soviet embassy, and through secret missions to the Soviet Union, actually came to be in 1989, when Gorbachev suddenly allowed large numbers of Jews to leave.[1] The community planner described the response of the American Jewish community:

> "In response to this floodgate opening, we had a fundraising campaign in the American Jewish community called Operation Exodus, because we saw this in biblical proportions. We saw this as an exodus of Jews from the Soviet Union. And, given the build up, all the time we had spent lobbying . . . all the time we had spent raising awareness about anti-Semitism in the Soviet Union, the response was overwhelming."

Approximately 40% of the funds raised in Baltimore went for local services and about 60% went for services in Israel; the impact of this "Second Exodus" on the Israeli social service system was as if the entire country of France had immigrated to the United States.

After the refugees arrived, the American Jewish community provided volunteer support in addition to funding the services provided through the Associated agencies:

> "At the same time that there was this outpouring of financial support there was an outpouring of volunteer support. There was also a large cadre of people who came to the airport to welcome new arrivals, to assist them in finding homes, and really to hold them by the hand throughout the resettlement and acculturation process."

Fortunately, the support from individual volunteers and private organizations in the receiving community peaked at the time when most refugees were arriving as free cases, without anchor relatives to receive them. By the mid 1990s, the level of support from the receiving community was declining, the number of refugees applying for admission was also declining, and the community stopped receiving free cases. With very few exceptions, arrivals since 1995 have had anchor relatives in the area.

Soviet and American conceptions of what it means to be Jewish differ in fundamental ways, and this creates distance between the two communities, especially since "Jewishness" is what connects them (Markowitz 1988; Ritterbrand 1997). These differing conceptions have affected the

[1] Even at that time, many Jews, including family members of our respondents, were still denied exit visas and subjected to the intimidation tactics of the KGB.

exchange of support between the two communities. It is important to understand that these differences can be accounted for by the historical contexts in which these conceptions developed (Cook 2000).

In the mid-nineteenth century, the ancestors of many American Jews lived together with the ancestors of Soviet Jews in the same small Jewish towns scattered throughout Russia and Eastern Europe. Whereas the ancestors of many American Jews began to emigrate in the 1880s, the ancestors of recent refugees mostly migrated to large cities in the Russian Empire. In fact, most ex-Soviet refugees know of a great uncle, distant cousin, or some other relative who migrated to the United States around the turn of the century along with the grandparents and great-grandparents of many American Jews, but they do not know what became of them. Those who emigrated at the turn of the century lost touch with those who stayed behind because Soviet authorities harassed and intimidated Soviet citizens who communicated with relatives abroad so much that almost all correspondence ceased.

In the twentieth century, the historical experience of the descendants of those who emigrated radically diverged from the historical experience of those who stayed behind. In the former Soviet Union, the communist regime destroyed most Jewish religious life and defined "Jewishness" as an inescapable nationality. In fact, all Soviet citizens carried a passport imprinted with their nationality, and their nationality was made public in every sphere of life. When Jewish identity began to afford the opportunity to emigrate, some ex-Soviet Jews remarked with surprise that they had never thought they'd see the day when Russians would wish for a Jewish passport, because in the Soviet Union the consequences of having a Jewish passport had been so onerous. Nevertheless, almost all Soviet Jews cherish their "Jewishness" and would never renounce it. "Jewishness" in the Soviet Union was powerfully constrained by government-sponsored anti-Semitism, whereas "Jewishness" in the United States was not constrained by the government. Therefore, Soviet Jews are more likely to associate "Jewishness" with a duty to withstand and overcome external pressure, whereas American Jews are more likely to associate it with a duty to willfully adhere to a code of behavior and a set of beliefs.

When Jewish refugees from the former Soviet Union arrived in 1979, some American Jews half-way expected them to be like their ancestors: devout, Yiddish-speaking, village dwellers, unexposed to advanced, secular education or modern technology. Instead, they received a highly-educated and urbanized population of refugees. One respondent who arrived in 1979 illustrated this by describing an interaction with his Jewish American boss:

> "My boss, he asked me, 'Do you have in Russia a TV?' I say, 'Yes, of course I have.' 'Do you have in Russia refrigerator?' 'Yes, I have, but not so big like in America, but we have.'

By 1989, the American Jewish community was no longer surprised by the sophistication of Soviet Jewish refugees. Nevertheless, throughout the eighties the American Jewish community built up the expectation that given the opportunity, Soviet Jews would want to become part of religious congregations. The lack of interest in their religious heritage subsequently conveyed by many Soviet Jewish refugees has pained many of their American counterparts. As described by the community planner:

> "For us, while we are proud of the success that we have achieved, that our New Americans have achieved in acculturating to American life, we've been somewhat less successful in acculturating them into the Jewish community. In *principle*, the reason that they were leaving the Soviet Union, although economics was certainly a factor, but the economy, of course, affected everybody equally there. In *principle*, the reason that they were leaving the Soviet Union was because they were not free there to openly express their Jewish identity, and one goal in having them here was to give them the opportunity to renew that tie to their Jewish heritage, and to be able to re-assert themselves as an ethnicity, as well as a religion. So, we have been somewhat less successful there, and that continues to be the major focus as we kind of shift our system from the primarily social services, social work related services of resettlement, to the more educational and outreach services of integrating New Americans into the Jewish community."

Still, ex-Soviet Jews and American Jews share similar understandings of what it means to be Jewish as well. In particular, both highly esteem educational achievement, intellectual curiosity, and the fine arts. Furthermore, "the commitment to remember, to memorialize the millions of lost Jews of Eastern Europe binds the different waves of [Jewish] immigrants (Orleck, 1999)." Both Soviet and American Jews identify strongly with Israel as well. Similarities in these domains have provided a basis for mutual respect. The label "Russian" is uncomfortable for many ex-Soviet Jews in the United States. From their perspective, though they speak Russian, they are Jews, not Russians. Service providers in the American Jewish community refer to immigrants from the former Soviet Union as "New Americans".

UTILIZATION OF EXTERNAL SUPPORT

CONCEPTUALIZATION OF EXTERNAL SUPPORT

This section will report on our respondents' utilization of external support, but first we need to present our categorization of stages of economic adaptation and types of assistance received. What we call the "first" stage refers to the initial period of shock and dependency, beginning with arrival and ending when the initial crises are somehow resolved. The "first" stage usually ends once the refugee finds a stable source of income, usually a job. We then refer to "subsequent stages" and the "present stage".

Public and private sources of assistance to refugees are more intertwined than they are distinct, as is clearly seen when a private organization competes for and receives a government match-grant that enables it to provide services to refugees. The intertwining of public and private sources of assistance are best illustrated in this report by the social services and employment services provided by agencies of the Associated Jewish Community Federation of Greater Baltimore. We have chosen to classify the kinds of support used by our respondents in the manner presented in Table 2. We will discuss how our respondents utilized the types of assistance classified in that table to try to overcome obstacles to their economic independence. First, we will present exclusively public forms of assistance, then forms of assistance which were a combination of public and private assistance, such as match-grant programs, then assistance from private

organizations, and then assistance from family and friends.

PUBLIC ASSISTANCE

ELDERLY SSI

Our study highlighted some ways in which the needs and resources of an elderly person can accelerate or retard his or her family's progress towards economic independence. We define an elderly person as a person who is sixty-five years old or older. During their intake interview with a social worker at Jewish Family Services, elderly New Americans were routed to the Social Security Administration. Most began receiving SSI during their second month in the United States. Initially, the elderly in this community lived with their children and grandchildren. By bringing SSI to the family budget, the elderly not only supported themselves, but also helped sustain their families as the younger adults searched for work and studied English.

DISABILITY SSI

The data we gathered about SSI Disability indicated that most applicants had great difficulty establishing their eligibility and only did so after a long period of time. The Jewish Family Services social worker described the SSI Disability recipients she has encountered:

> "In particular, with my people who have gotten it, it has taken a while, but they truly were disabled. Like, they were psychologically disabled and they couldn't work—anxious or depressed people who couldn't work. Or they had severe enough physical problems, like heart problems, where they couldn't work, and eventually they've gotten it, but they have to go through a couple of appeals, usually, to get it."

We asked her if those receiving SSI Disability because of anxiety and depression had a history of mental illness in their country of origin or developed the symptoms here, and she responded:

> "Usually it's something when they get SSI that it's been since they've gotten here. And it's . . . it hasn't been on their medical reports that I gotten, but they've gotten very anxious and depressed since they made the move . . ."

In a few cases she could tell from meeting some seriously mentally ill people and reviewing their family history that there had been problems for some time that were never treated in the Soviet Union.

PUBLIC HOUSING OR RENT SUBSIDY

Many elderly recipients of SSI in this community choose to live in several specific high-rise apartment buildings in Park Heights. Two of our respondents and the parents of most of our other respondents were or are housed in these specific buildings. These specific buildings are NORCs, "Naturally Occurring Retirement Centers". Although the inhabitants of those NORCs pay market-rate rent, many of them are beneficiaries of Section 8 and use that subsidy to pay their rent.

Market rate rent is low in Park Heights due to the depressed economy. Monthly rent in one of the largest of the NORC buildings is $292 for an efficiency, $322 for a one bedroom apartment, and $367 for a two bedroom apartment. SSI, Section 8 rent subsidy, and Food Stamps have afforded many elderly Russian-speaking Jews financial independence from their children and an opportunity to live near their peers.

Refugees have always been initially resettled into certain apartment complexes in the area where the market-rate rent is low as in the NORCS. None of our younger refugee respondents utilized Section 8, but three of them still live where they were initially resettled because they cannot afford to move elsewhere.

In recent years, in connection with H.U.D., the Associated has built and maintained several beautiful apartment buildings where both American and Russian-speaking elderly Jews are housed. The Associated has 202 publicly subsidized units within these buildings, but these buildings are actually located in Pikesville, not in Park Heights.

FOOD STAMPS, SCHOOL LUNCH/BREAKFAST, AFDC AND WIC

Many elderly recipients of SSI in this community also received Food Stamps. In addition to elderly recipients of Food Stamps, other beneficiaries we encountered included families with dependent children and individuals between the ages of 55 and 65 who had difficulty finding and accepting employment. One respondent with dependent children received Food Stamps, school breakfast and school lunch for her older child, but she did not receive AFDC. Before finding employment, she and her husband took turns staying home caring for their pre-school children. Assistance from family and friends was inadequate; her mother helped some, but her mother has been steadily employed full-time and unable to help very much. Despite her efforts, her excellent English language skills, her high level of educational attainment, and her desire to work, this respondent could not find a full-time job that would enable her to earn enough money to pay a babysitter and still profit from working. Because of gender roles, her husband went to work as the breadwinner despite the fact that his English skills were inferior to hers. She worked a few hours each week as a teacher, and Food Stamps enabled them to care for their children and make ends meet. In her words:

> [Food Stamps really helped us . . . I think that if my son had been just a little bit older, perhaps five years old, I would have had an easier time, and we would not have received Food Stamps for such a long time because I could have worked somewhere. Only last year when he went into Pre-K, and he was there for half-day, then another half-day was left and I paid a babysitter. But I was already working for that, and we did not have Food Stamps. I could already afford a babysitter. This year, he is in school all day; the babysitter gets him and keeps him only for one hour . . . For a family such as ours, when there are little children, assistance like Food Stamps are really helpful. Because in that case it is very difficult to find a job that enables you to "afford" a babysitter. Because when you come here and you do not speak the language well, no one is going to hire you and pay you big money. So, it happens that all you earn goes to pay a babysitter, and nothing more. In that case it doesn't make sense. Better to stay at home with the child. When a

child is already in school it is no longer so difficult.]

This respondent's youngest child also received the program WIC. Pre-school aged children were the most important factor that kept able-bodied young respondents and acquaintances of our respondents from gainful employment. Our respondents with children and their relatives with children did not receive AFDC because none of them were single parents and their income level also disqualified them.

ENERGY ASSISTANCE

Most of our respondents did not know about Energy Assistance. One of our respondents whose spouse died soon after her arrival was troubled to learn from our interview that she had struggled to pay bills without knowing that help was available to pay for her gas and electric bills. She had never heard of that program until we mentioned it to her.

CASH ASSISTANCE

When we inquired about utilization of cash assistance many of our respondents talked about the cash assistance they received the first two to four months after their arrival. Since 1988, families were given up to $450.00 per month for up to four months for each person seeking employment. As they found employment, the sum was attenuated. Elderly people were given $450.00 for the first month and then referred to the Social Security Administration. The $450.00/month was paid for by a Reception and Placement Grant with matching funds from the Associated.

Two of our respondents did apply for refugee cash assistance after those first four months. One family with two young children started the application process but stopped pursuing it when the husband found employment. One of our respondents, having learned about cash assistance himself, now tries to connect other refugees in need with this resource. He did receive cash assistance for an additional eight months when his temporary cash assistance ran out. The social worker and some respondents did report that people 55 to 65 years of age found temporary cash assistance to be a life-line that enabled them not to be a burden on their families as they struggled to learn the language and find employment.

STUDENT LOANS

Student loans are another source of assistance from the state that is not directed exclusively at New Americans, but is of great benefit to New American families. One respondent's son worked and used student loans to pay his way through college and professional school. Not having to pay for her son's education enabled her maintain her economic self-sufficiency and to provide him with food, medical insurance, a place to live, and money for books.

ASSISTANCE FROM PUBLIC AND PRIVATE SOURCES IN COMBINATION

SOCIAL SERVICES

In addition to providing initial intake and resettlement services, Jewish Family Services also

provide a wide range of social services. Funding for these services comes from the Associated's annual campaign and from various government grants. Jewish Family Services addresses hunger in the community by providing food vouchers for local grocery stores and by coordinating the kosher food pantry to which the community contributes. JFS, in conjunction with local Jewish merchants, gave refugees vouchers to shop for furniture and other items, especially in 1979. The social worker we met with explained that JFS provides "resettlement counseling", which includes help coordinating appointments, help understanding bills, some psychotherapy, and a variety of referrals. These referrals were intended to connect New Americans with resources within the Jewish community, such as Jewish private schools and day camps, services for senior citizens, and all the Associated agencies listed above, as well as government offices and community organizations outside the Associated.

Both Jewish Family Services and Jewish Vocational Services coordinated volunteer services for refugees, particularly for free cases, and connected New Americans with volunteers. Some volunteers provided transportation, made home visits, and assisted in other ways. Others formed long-term relationships with New Americans as they tutored them in English. Apparently, a New American's access to correct information was dependent upon the competence of the social worker assisting them and whether or not they were given a volunteer. Our respondent who received WIC and Food Stamps and applied for cash assistance credited her social worker with informing her about all those programs. However, several respondents expressed frustration because they either failed to receive needed referrals at all, or they received several referrals that were inaccurate. Telephone numbers were wrong or addresses were wrong. Such errors confused and greatly distressed our respondents.

Jewish Family Services and Jewish Vocational Services have implemented significant changes in the years since the arrival of our respondents. One change that really answers the concerns of our respondents is a new continuous series of lectures:

> "We also have a series of lectures that we give right here in our department, HIAS. We started this about a year and a half ago. It's very popular. We have six different topics and we just start all over again once the sixth topic is reached. We require people who are on our four-month match-grant project to attend them. The new arrivals come in on whatever the current topic is and continue until they've heard all six. So we always have new people coming in and others going out. The topics include: medical assistance, food stamps--someone from Social Services comes in to talk and we have a translator . . . and we have, today in fact they were just finishing up medical issues, such as managed care, hospitalizations . . . We have two parts about life in America where we talk about banking, rent, leasing, insurance, safety, home ownership. And we have someone who comes in to talk about education, from elementary to adult education . . . We have a lawyer who speaks Russian so he doesn't need a translator. He comes in to talk about car insurance . . . criminal conduct. Some people repeat and come back not because they are required to, but because they want to hear it again. And we have a session about the different institutions that provide services. So, they like these lectures."

In fact, the respondent who was most critical of JFS and JVS proposed just such a perpetual series

of lectures, repeated for new arrivals and for those wishing to hear the lectures more than once. Complete and accurate information about how to live in America is what our respondents felt they had needed most, especially in the early days when they had no criteria for evaluating the quality of the information they were receiving.

Through CHAI, Comprehensive Housing Assistance, Inc., the Associated provides additional support services to the elderly services in conjunction with apartment landlords:

> Community Planner: "The senior friendly housing program is basically a program of support services . . . so they'll go into an apartment and they will arrange for recreational programs, that happen in the lobby of that apartment. They may arrange for transport service, for medical appointments and things like that. They may go into the apartment and install grab handles or other minor modifications to the apartment to make it more accessible, easier to live in for an elderly person, whatever their particular circumstances may be . . . So, we have that as a communal policy, to keep the elderly in their homes as long as possible and then in assisted living as long as possible—in other words, to have institutionalization be the measure of last recourse, and that happening in the most minimal manner possible and as late as possible.

The senior friendly housing program is not a program specifically targeted towards New Americans, although they are one of the major beneficiaries of the program. It is funded by the Associated's annual campaign. Through the senior-friendly programs, private assistance supports the separate living arrangements made possible by public assistance by providing services that are difficult for younger, full-time employed immigrants living at a distance to provide for their elderly family members.

The community planner described other agencies of the Associated that have programs specifically dedicated towards New Americans:

> ". . . We also provide services through the Jewish Community Center, which is a recreational and cultural facility that includes discounted membership at the JCC . . .Certainly if you go to the Park Heights JCC you'll see lots of New Americans there. They use the pool and they use the weight room and it becomes a cultural center for them, a place they go to hang out. And that's an important part of our overall strategy. The JCC runs summer day camps, which have a very high enrollment of New Americans, and we provide scholarships and subsidies for them to do that. So, the JCC is another important avenue. Baltimore Hebrew University is an important part of the overall package. They provide a fairly extensive set of courses for New Americans that include ESL, computer skills, citizenship training, history classes, civics classes. And they see that as an entry point to encourage people to take classes in Jewish tradition, Jewish history, Jewish philosophy and what not, to help tie people into the Jewish community . . . Hillel, the Jewish student organization, reaches out in a lot of ways to New Americans. We have a lot of New American students at UMBC and some at the University of Baltimore, the University of Maryland at Baltimore."

Each of the above sources of assistance was mentioned by at least one of our respondents as a service that had been helpful to them.

MEDICARE, MEDICAID, AND SINAI HOSPITAL

We also inquired about the provisions made for health care for New Americans. In general, our New American respondents were unclear about the sources of funding for the medical care they received. In the first months after arrival, all health care was delivered through Sinai hospital. The New Americans we interviewed described a "white card" or a "blue card" that afforded them free medical care at Sinai. Apparently the color of the card changed over the years. We learned about the sources of funding for refugee health care at Sinai from a manager in the billing department of Sinai hospital and a senior social worker at Jewish Family Services. Over the years, medical care for the refugee population has been funded by three sources: Medicare, Medicaid, and a private fund endowed by the Jewish community for indigent health care.

The Jewish community provided medical insurance for the refugees who arrived in 1979 and for some refugees who arrived at the beginning of the post-1988 immigration. This private funding was exclusively for health care delivered at Sinai hospital. The government also provides Medical Assistance for refugees for eight months. In most cases, the medical cards mentioned by our respondents were Refugee Medical Assistance cards issued directly by the government. New Americans did have the option to obtain care from doctors unaffiliated with Sinai, but they rarely did so.

The private fund for medical care exclusively at Sinai benefits some Jewish Ex-Soviet émigrés along with government assistance and even after government assistance ends. It was used to pay for medical care for the elderly parents of one of our refugee respondents. The parents had arrived as immigrants and were not eligible for the government medical assistance for refugees, nor for SSI and Medicare within three years of arrival. One of her parents was very ill and received free medical care at Sinai in spite of his immigrant status. Our respondent did not understand that the private fund, and not the government, had paid for that care. Some New Americans benefit from this private fund once their Medical Assistance runs out, if they apply and are granted it. Administrators at Sinai evaluate the applications and decide which applicants will receive it. Sinai hospital is one of the agencies of the Associated Jewish Community Federation of Baltimore, but it does not receive any funds from the Associated's annual campaign. Sinai pays the balance for reduced rate care and free care from the endowed fund and from its own independent budget, but the care is still subsidized by the Associated in the following way: the Associated technically owns Sinai hospital's endowments and land, but allows Sinai to use the property without paying rent.

EMPLOYMENT SERVICES

Factors that affect the extent to which refugees find jobs that capitalize on their education and experience include the timing of taking a first job, the nature of the first job, and other factors. Jewish Vocational Service was the agency that administered the employment services subsidized by the state to the refugees we interviewed. They operate under the policy of promoting economic self-sufficiency early, and they meet with clients in coordination with Jewish Family Services

within the first two weeks of arrival. According to the community planner, their focus is on placing new arrivals as quickly as possible in some type of job, but they also try to connect New Americans with vocational training opportunities so that they can upgrade their skills. As a result, New Americans were often asked to take first jobs that did not capitalize on their higher education or professional experience. In some cases, such jobs led to better ones. One respondent gave such an example:

> Respondent: [Usually, when a refugee or an immigrant arrives here, HIAS sends them to JVS, because JVS is Jewish Vocational Service and they help with employment. But they don't always manage to well with this, but it does happen sometimes that they make it easier for some people. They helped my middle sister get settled in as a cashier at a store. And then, what happened with my sister--she had worked five years as a programmer. It is very hard here . . .]
> M: [She worked back home in this way?]
> Respondent: [She graduated from institute. And she learned programming, and worked as a programmer there. When she came here, here she settled in as a cashier at this store, and she began to look for work in her field. She found a job as a programmer there at the store. And they took her and within five years she became the head programmer there. She began at the bottom. But she is very smart. And they noticed that. And she advanced. She . . . And then another company offered her a job. And now she still works in a good place as a programmer.]

In this case the initial placement was ultimately successful because the New American advanced within the company. Another respondent worked odd jobs provided by Jewish Vocational Service and improved her English until she found something in her field of specialization.

Respondents not only used employment services during their first months in the United States, but also took advantage of employment services at several points in time. After finding a job opening they wanted to pursue, they would appeal to private agencies for help in getting that job. Jewish Vocational Services of Baltimore prepared them for interviews and provided them with resume preparation services and references. The respondents paid for the services, but the cost was subsidized by both state and Associated funds. Two women who utilized the resume and interview preparation services achieved a level of employment almost commensurate with the very high level of education and experience they had achieved before emigrating from the former Soviet Union. When each of these women decided to leave their fields of technical expertise and begin working in different fields, different private Jewish agencies placed them in positions providing services to the Jewish community.

Our respondents found jobs in a variety of ways, but one theme that came up repeatedly was the question of how an immigrant can best procure a long-term job that fulfills their needs not only for income, but also for some measure of job satisfaction. Doctors were often praised as heroic examples of success. Our respondent who arrived in his sixties was bitterly disappointed not to find work that utilized his expertise. He described the situation of an immigrant he envied:

> [. . . He is about my age. He's probably sixty, well, a bit younger, 63, 64 years old.

> And that immigrant said, 'I was received at . . . Jewish Vocational Service, in Rockville.' And Vocational Service sent him to work. In Russia he worked as an engineer, and here he works as a technician. But the two are related. And then, it wasn't $4.25/hour, like both of my sons received, and it was work at about $10.00/hour. It's a big difference. And then, at that work, he used the knowledge he had gained in Russia. You understand? And he can advance step-by-step here. He can say to the boss, give me now, I can work not only with my hands, but also with my head. Give me a project to design. It's a big difference.]

Most of our respondents believe that it is unwise for a New American to take a job that will not improve his or her English or a job that poses significant health hazards. Some argued this because they did take such jobs and suffered negative consequences, and others argued this because they or their family members did not take such jobs. Jobs that force a New American to use English are stepping stones to all kinds of other jobs, whereas jobs that do not develop a person's English are more likely to be dead-end jobs.

Our respondent who arrived in 1979 and his wife both found employment through Jewish Vocational Services. He was placed in a factory two months after he arrived. The large number of Russian-speaking workers at the factory made it possible for him to function at work without speaking English. He worked there thirteen years until his retirement. His wife obtained work that required her to speak exclusively English, and that was related to her former profession. As a result, his wife became fluent in English, whereas he did not.

One respondent worked overtime in a job that required heavy lifting. She found this job soon after she arrived by walking in off the street. She had given up on aid from JVS due to difficulty communicating with the people she met there. For several years she worked overtime. Her first purpose for working overtime was to allow her husband, who arrived several months after she did, to keep searching until he found a desirable job that utilized his past expertise. She said she did not want her husband to make the same mistake she had made. She continued working overtime to make ends meet, and so compromised her health that she suffered a miscarriage in the six month of pregnancy. Several months later, she left the job because she had to have knee surgery due to the strain of standing for so many long hours. She received Unemployment Benefits for several months. She believes that if she had found a job in the beginning that was not hazardous to her health and that had some intellectual rewards and opportunities for advancement, she would never had needed Unemployment benefits, and that she would still be working full-time, generating income, and paying taxes. She deeply regrets not trying harder in the beginning to find a job in her field.

One of our respondents did find a job in her field as a first job with the help of Jewish Vocational Services, but only after she had refused to take a job as a seamstress in a factory. Many of our respondents concluded that the best strategy for a new arrival is to hold out until they find a job that will advance their English or their professional skills, especially if the new arrival has higher education and professional experience.

Timing is apparently critical. One of our respondents who had been a bartender prior to emigrating was quickly hired as a cook here in Baltimore. Although he cooked well and he

enjoyed the work, he was not prepared to communicate in English. Instead of taking more time to study English so he could continue to work as a cook or bartender, he felt compelled to go to work immediately. He became part of a large network of Russian-speaking taxi drivers in Baltimore that assist one another with directions and referrals. He is earning a steady income, but, as with the refugee who worked among other Russian-speakers at a factory, his assimilation to American society has halted. His wife and his son are now fluent, but he still knows little or no English. His prospects of finding other employment are now slim because he cannot afford to take time off to study English:

> [I was completely unprepared for America. I didn't know English at all . . . and as a result, I . . . now drive this taxi. I feel that I can advance in this country and be of more use to my own and to the country also, but without language—and now, since I work, since it's necessary that I work all day . . . So, there you have it: that is the greatest of my troubles, that I don't have English. I have very poor English. I love communicating with people. In general, I really love it. The whole time I worked, at that bar I was much respected and loved, because people would come to me and they would know that they could talk with me . . . And I had many friends. Many, many. And I still have them. But here I don't. There you have it. For that reason I am very distressed and really want to learn English, but that is not working out.]

We were told about another immigrant who was placed in an excellent position before he was prepared to succeed at it:

> Respondent: "He started a professional job. He went to the professional job but he was fired so fast . . . Because he couldn't, he didn't understand what was said to him by his supervisor. His language was inadequate, not enough. And he was fired by that organization. Then he went to another job, because he wanted to prove he can do something. Went to another job . . ." [And when he was fired, he started to try to take his life . . .] " . . . he did two attempts to commit suicide . . ." [Once, he broke all his ribs and he was in the hospital many months, but he survived. Then his wife divorced him.] "His wife couldn't . . . accept it. One year he was, he lying on the bed. He look at the ceiling and he couldn't work." [He was a Ph.D. He was a more than a Ph.D.; he was almost a full professor. Now he delivers pizza . . .] "He has SSI. Because he is depressed and he has problems with his behavior, behavior problem . . . Now he feels better . . . And he already receives all help.] "The first period was so hard for him. You cannot imagine. That's why he didn't want to live this life. It's a typical story, a general story for people after, for men especially, after 50. They don't want to live this life at all . . . But now he's very glad he has SSI, and he works for pizza. And they pay him cash. And it's enough. And he got all the benefits and programs, and all these things."

Older New Americans needed employment services more than younger ones. One respondent, who was in his early twenties when he arrived, came with parents who were over the age of fifty. He found jobs through the newspaper in businesses similar to the one he eventually started by saving up his earnings. He found his own jobs independently, but his parents were helped by Jewish Vocational Services to find positions related to their former professions. The social worker

said what many of our respondents repeated:

> ". . . And the older people have a harder time, you know, age is a factor as well. And especially the upper 50s and low 60s . . . That age group needs a lot of support because it is very hard for them to get a job here. Most of them do not have English, and it's very hard for them to learn at that age, but if they're not disabled, they can't apply for SSI until they are 65 . . ."

We spoke with two New Americans who arrived between the ages of 55 and 65 who experienced major breakdowns of communication with JVS, in part because in the early years there were not enough translators.

COMMUNITY COLLEGES

All respondents took advantage of ESL classes to a greater or lesser extent. Community colleges played a critical role in several of our respondents' pursuits of economic self-sufficiency; see the section below that is entitled "Human Capital and Social Capital: Further Education After Arrival."

ASSISTANCE FROM PRIVATE ORGANIZATIONS

EZRAS TORAH: "THE JEWISH BANK"

Ezras Torah is Hebrew for the "Torah Relief Society", but all our respondents referred to this institution as "the Jewish Bank". Ezras Torah is a nonprofit Jewish relief organization that specializes in supplying funds to needy Jewish families in Israel and throughout the world. The institution was founded during World War I, and it is funded by private donations. The local affiliate of Ezras Torah is an agency of the Associated Jewish Community Federation of Baltimore.

Ezras Torah has a variety of programs, but it was their no interest loan program that made a tremendous difference in the adaptive trajectories of our respondents and their friends and families. All loans that were mentioned were in the amount of two thousand dollars. Most families used these loans to purchase their first car or cars. They then paid it back gradually. Public transportation is far more limited in Baltimore than in the cities from which these refugees emigrated. The lack of public transport here contributed to culture shock. Transportation by bus often took hours longer than it would have taken to go the same distance by car. Obtaining a car was portrayed by all respondents as an essential turning point in their pursuit of economic independence.

THE HEBREW IMMIGRANT AID SOCIETY

All our respondents and almost all Jewish refugees from the former Soviet Union came here under the auspices of HIAS. As an international agency, HIAS has facilitated the emigration and immigration of refugees, paid the expenses of those who had to wait in Italy for permission to immigrate, and paid for refugee' flights to the United States. According to a senior social worker

and one of our respondents, refugees subsequently repaid HIAS for the cost of their airfare under a very flexible repayment plan. Our respondent who arrived in 1979 was glad to repay, particularly because he credited HIAS as the source of all the private assistance he received:

> [I say thank you. To the government, and to HIAS. Because, when we received, when we flew to America, as my wife said, HIAS paid for our tickets. We then slowly paid them back. At first, they said I should pay $15.00 each month. I sent that to them. Then, they again wrote to me and said, ' . . . Could you, we ask you, if you can, send us $25.00 per month. So that was] "not fifteen but twenty-five. I told them, 'No problem,'" [and started to send them twenty-five a month. I paid them for a long time, and when I had paid them back, I then for two years sent them $10.00 simply so,] "from my heart." [For two years I sent them $10.00 per month. To the New York HIAS. Because they had done me a great service . . .]

The local affiliate of HIAS once was an agency of the Associated, separate from Jewish Family Services and Jewish Vocational Services. Then, in the early 1990s, it was subsumed under Jewish Family Services. The local affiliate of HIAS is now called "HIAS Services of Jewish Family Services."

RELIGIOUS INSTITUTIONS

Faith in Judaism and knowledge of Jewish tradition is rare among Soviet Jews. Nevertheless, religious Jews in Baltimore greeted ex-Soviet Jewish refugees with tremendous kindness and generosity. Reform, Conservative, and Orthodox congregations in the community provided assistance. Many synagogues in the community offer a Sabbath meal to all their congregants, and some of our respondents ate at these meals during their first year in the United States. Former refugees and members of different congregations came together to form a furniture bank that made used furniture and appliances available to New Americans in the community. All our respondents furnished their apartments with furniture from this storage bank. They continue to use this furniture. This was a highly valued form of assistance.

Members of these congregations were active resettlement volunteers, generous donors to the furniture bank and the kosher food pantry, and many New Americans benefited greatly from their altruism. The congregations also gathered and distributed clothing.

Independent of the Associated Jewish Community Federation, various congregations have had a scholarship program to encourage New Americans to enroll their children in Jewish day schools or congregational schools. The scholarships were, and still are, available for two school years, but some of them require the refugee family to pay part of the cost of tuition, and even that partial cost is often prohibitive. The community planner estimated that of approximately 8000 refugees resettled in Baltimore since 1988, only about 800 children took advantage of these scholarships. Those 800 children came from far less than 8000 families, but what is clear is that many families who could have taken advantage of these scholarships did not. Some of our respondents simply did not know about these scholarships. The community planner said that there are scholarships available for pre-school as well, but our respondent parents of pre-schoolers did not know about them. We learned from this project and from a parallel project as well, that some refugee parents

took advantage of these scholarships at first, but then withdrew their children because the children felt they did not fit in. Others chose not to take advantage of the scholarships because they considered the public schools to be superior to the private ones offering the scholarships.

The Etz Chaim Center has offered adult classes to enable New Americans to learn more about their Jewish heritage and to connect with members of the American Jewish community.
Our respondents bonded with members of the Orthodox community in particular during their first years in Baltimore, although the Orthodox and these émigrés from the former Soviet Union are polar opposites on a continuum of religious observance. Perhaps this was because, in general, members of Orthodox congregations lived in greater proximity to the newly arrived refugees than did members of Reform and Conservative congregations. Perhaps it was because cultural differences between the New Americans and the Orthodox were so extreme that expectations for assimilation were more quickly dispelled, decreasing the pressure and tension felt by both parties.

The Orthodox community provided one of our respondents with kosher food and emotional support in an outpouring of compassion after her family suffered a tragedy. The severity of the tragedy fostered a bond between this respondent and the Orthodox community. She said that since that time she has brought the needs of others to their attention and they have always responded with food and other provisions. An exceptional rapport grew up between another respondent's family and the Orthodox community of Baltimore largely because of the exceptional religious faith of one of his relatives.

The Orthodox community commissioned one rabbi to serve Russian-speaking Jewish families. This rabbi has learned Russian and conducts services at the synagogue located in the apartment complex where most New Americans were resettled. He also teaches classes for children and for adults who wish to learn more about Judaism. The Russian-speaking congregation is small in number and is primarily comprised of elderly members of the community.

CO-ETHNIC ORGANIZATIONS AND RUSSIAN-LANGUAGE NEWSPAPERS

In general, ex-Soviet Jews have established few organizations in Baltimore and elsewhere in the United States. Most participants in co-ethnic organizations are elderly. Organizations founded by and comprised of former refugees include the Association for Jews from the Former Soviet Union, and the Soviet Veterans Association that meets at the local Jewish Community Center. Both these organizations sponsor lectures, performances, and other events that draw the community together. The Jewish Community Center has an Acculturation Director who organizes events for the community and cares for the elderly in the community as well.

Russian language newspapers play an important role in the Russian-speaking community. Many articles are written to supply Ex-Soviet émigrés with practical information about child-raising, legal matters, and local services. One author of a column about American law tries to educate his readers about aspects of American society that are difficult for Ex-Soviet émigrés to understand. He feels that Jewish Family Services and other American agencies do not provide immigrants with enough information about American society. He would like to see Russian language newspapers do more in this regard as well. Local merchants, doctors, lawyers, and other companies, particularly those that provide services in Russian language, advertise in these newspapers. These

newspapers have also mobilized the Russian-speaking community into coordinated action on several occasions. In one instance, the newspaper was used to solicit funds to help a young drug addict who's parents had died. There was a big response at first, but financial contributions attenuated over time. Some members of the community have established websites with news and featured articles specifically for the Russian-speaking community of Maryland.

ASSISTANCE FROM INDIVIDUALS

ANCHOR RELATIVES

"Anchor relatives" is the term social workers use to refer to former refugees who invite family members to join them. Especially in recent years, much has been expected of these relatives. The reunification of refugees arriving after 1988 with relatives that had arrived in 1979 resulted in conflict and disappointment in some cases we studied. This was in part because Soviet Jews left behind in 1979 were not able to maintain close communication with their relatives who emigrated because Soviet citizens with relatives abroad were threatened and harassed:

> [First, twenty years ago, my mother's brother came. Then, at the time that he came, it was very dangerous in the Soviet Union to have relatives abroad. My grandmother, his mother, received letters. And she was always afraid someone would find out about it. My mother worked in a factory that was, not military, but made some kind of radio technology. I don't know exactly. And she was afraid that she would be asked to leave the factory if anyone found out her brother was in America. She was called in and was told that as long as she did not associate with him at all, if my mother did not receive letters—only my grandmother—that she would be allowed to stay.]

As a result, some anchor relatives and New Americans seemed like strangers to one another. The social worker pointed out that established, economically successful relatives had knowledge, experience and other resources to share:

> If a family's been here for 10 years, 10-20 years . . . they're usually on their way, really independent from the Food Stamp agencies, from Social Service, but they've been through it. . . . They know where to take the people and they usually are more willing to help out.

Several of our respondents said their relatives were tremendously helpful. When one young woman arrived, she had many relatives here and collectively they were able to help her and her family a lot with transportation, advice, childcare, and other concerns. They fulfilled the role of anchor relatives well, providing practical help and emotional support. Another New American was reunited with his wife three years after she arrived in Baltimore. She and his mother, who received SSI, supported him financially while he studied English. He declined to receive refugee cash assistance, which would have required him to be searching for a job. Several months after his arrival he took a high-salaried job as a computer programmer.

In some cases, the distance between the anchor relative's home and the New American's

apartment moderated the amount of assistance that even the kindest and most conscientious anchor relatives could provide. Most New Americans were resettled in apartments in the Park Heights area when they joined their relatives in Baltimore. These apartments were close to Jewish Family Services, but often far from their anchor relatives, because if the receiving relatives were economically successful, they generally lived in homes and townhomes in Pikesville, Owings Mills, or Randallstown. We did hear about some anchor relatives who did not provide their newly arrived family members with the support they had promised Jewish Family Services they would provide. One of our respondents inadvertently disclosed how little help his brother gave his family and his parents:

> "My brother, he wanted to help, but he couldn't. They had just bought a house, the child was in a private college, the other one was in a private school, so they had their own. And they'd been in the country probably at this point ten years."

Although his brother owned a home, this New American, his wife, and his two children shared a one bedroom apartment with his parents for several months. Another New American's anchor relative chose to begin an intensive study course during the New American's first months in the country; consequently, she was "too busy" to be of help. In order to preserve family relationships, our respondents chose not to confront their anchor relatives. When asked what an immigrant needs most in order to attain economic self-sufficiency, one respondent disclosed how he had coped with his own neglectful anchor relatives by saying New Americans should have low expectations of their relatives:

> "The first thing a person has to understand, he came to this country to build his own life. Everything he does, he does himself, for himself. You know, don't, we have so many broken families because, you know, sister comes to join brothers' families and they expect from people, you have to be independent from the day one. Your independence, it gives you, a lot of strength."

The refugees we spoke with did not appeal to Jewish Family Services for help, but the social worker told us JFS sometimes had to bring pressure to bear on neglectful anchor relatives:

> "There are times where the relatives are not that helpful and the social worker has to call the relative to remind the relative that he or she signed that guarant and tell them that the relative is expected to do these things, as he or she promised. Sometimes it works and sometimes it doesn't, so, the New Americans need a lot more support. And that's when you get into a lot of counseling . . . 'Why aren't the relatives helping me?'"

Despite their financial success, some anchor relatives who had been in the country more than ten years simply devoted themselves to other priorities when their relatives arrived as refugees.

Another set of issues arose when anchor relatives had been here a relatively short time. JFS tried to provide volunteer support for refugees reunified with such anchor relatives. These anchor relatives were more likely to live nearby, but they had fewer resources to share. The social worker said:

> "We have a big department here of Volunteer Services and we can request volunteers to help to take people to doctor's appointments, but not regularly for the same person. We really encourage the anchor relatives who have signed these people into the country to do that, but sometimes they're a lot of appointments that new refugees have and the family members themselves have only been here for a couple of years and they're still working and have trouble taking off . . . they always come to the first interview, but they go back to work" And other families, like I mentioned before, especially if they've come within the last two years, 2 ½ years themselves, they're still trying to hold their own jobs and maybe still going to some courses in computers or Advanced English and it's harder and that does make a difference with the family situation and the support of the family."

Several New Americans found their relatives who had been here only a short while to be seriously misguided. Unfortunately, often the New Americans only understood what was wrong with the counsel they received from their relatives once they were suffering the consequences of heeding it. In one case we were told about, a New American in his late fifties was in great distress at the end of his fourth month here because he had not yet obtained employment. He had given up on receiving assistance from Jewish Family or Vocational Services because of the language barrier. He turned to an anchor relative for advice. The relative told him he should pursue SSI disability, and told him some deceitful ways to go about doing so. Because he was desperate for income and convinced he would never find employment, the New American unfortunately followed his relative's advice instead of learning how to pursue employment more effectively. In summary, there is considerable variation in the efficacy of the assistance provided by anchor relatives.

FRIENDS, NEIGHBORS, CO-WORKERS

All respondents cited their friends as sources of encouragement and moral support. American friends are prized highly, but the respondents generally felt closest to fellow émigrés from the former Soviet Union, particularly those who arrived at the same time that they did. Several respondents expressed the conviction that friendship is not as much of a priority in this culture as it was in the culture from which they came. Despite the genuine desire of many American Jews for ex-Soviet refugees to become integrated into the local Jewish community, this has occurred only to a limited extent. Even the two respondents who bonded so strongly with members of the Orthodox community early on now see their Orthodox acquaintances only rarely.

We were told about many cases where friends and neighbors made up for lack of support from relatives. Some free cases opted to come to Baltimore because their friends preceded them here. The friends of one respondent gave his family some money to help with a down payment on a house. Our respondent who works as a taxi driver relies on the friendship of his co-workers. He described how his network of Russian-speaking taxi drivers supplies him with constant support:

> [They help me, they translate somewhere, with something, without question, they come help me shop, buy car parts, find a mechanic . . . If I call and I do not understand directions from my passenger, they help me . . . They all help. All of them.]

We were told about some cases where some elderly people in the community cared for the children of their young New American neighbors, so that the young parent could work part-time. The residential patterns described earlier account for why neighbors might be more helpful than relatives in some cases.

When it came to finding employment, one of our respondents felt cut off from his peers who were already employed:

> [On the whole, here, we are talking about psychological, the Russian community . . . all the population should be divided into two categories: those who have found their place and are working, and those who have not found their place and are unemployed, such as I . . . When I turned to people who were already employed, immigrants who were working in this field, unfortunately, they answered me in this way, 'We have work. We value our work. We cannot be distracted from our work.' You understand? And that was it.]

Success did divide some new arrivals from friends and family.

With the encouragement of her friends one respondent responded to a classified ad and ended up getting a well-paying job with the state, doing work related to what she had done in the former Soviet Union. But when she needed to update her resume, she turned to Jewish Vocational Services, and not her friends:

> "And uh and it was very important. Without it, I don't know, it would be difficult. You would need to have a help of your friends, who, so many isn't here. But they busy—it's, it's not good. Better to pay money, not so much money, and to get professional help. It's real professional help"

She not only did not want to overburden her friends, she also wanted correct information.

As mentioned earlier, in this population it is generally true that the earlier the arrival of a cohort of refugees, the greater the financial hardships they experienced as they emigrated and immigrated. In general, this gives rise to talk by some refugees about the ingratitude of those who arrived after them:

> [There is a difference. You see, when we came here, twenty years ago, twenty-five years ago, we were looking only for work, because we left from the Soviet Union, and we didn't know where we were going. We didn't know that there was help here. We didn't know anything. We wanted to get a job as soon as possible. Those people who are coming now, I don't relate to them very well. And I'll explain why. Because they now have information.] "They know a lot of things what America give to them." [For that reason, they now come and take advantage of America. They need welfare. They need this, they want that, they don't want to work. That I don't like. Whoever wants to achieve economic independence, if he is a young person, he should roll up his sleeves and start working.]

One of our respondents whose experience has been particularly bitter, found the counsel of some refugees who preceded her to be cruel. She feels in retrospect that they wrongly discouraged her from trying to pursue work in her former field of specialization. The refrain she described that discouraged her most, was actually repeated by one of our other respondents articulating her advice to refugees arriving now:

> "When I write letters to Russia, I try to explain them, forget." [If you come from Russia to the United States], forget that you were engineer there. Forget it! You will clean the house. You will do babysitting job. You will take care of the elderly people . . . Forget it! With no language you don't have any kind of opportunity to" [get success or salary in this country . . .]

The younger woman said this imperative to "Forget!" crushed her spirit and steered her towards a manual labor job out of which she was unable to advance. Therefore, when her husband arrived after her, she counseled him to remember who he had been and to have faith that he could find a job in his specialization here if he refused to give up, and her husband was successful in finding an engineering job.

HUMAN CAPITAL AND PERSONAL EFFORT

After discussing the utilization of external support, we turn to the resources of individuals. This section features two emphases—human capital, including education obtained in the home country and in the host country and English proficiency, and personal effort, such as determination of mastering the skills required by a job and getting familiar with American culture.

LEVEL OF EDUCATION ATTAINED PRIOR TO ARRIVAL

The social worker observed that refugees with greater education tend to have an easier time. Their English is generally better, and they have better ways of coping; in her words, "things just don't throw them as much." Some highly-educated refugees are greatly distressed, however, when they are unable to get a job that utilizes their expertise.

Refugees with higher education faced considerable difficulty when asked to prove the validity of their diplomas. Many employers require a certified translation, and that is problematic for refugees for many reasons. First, reputable providers of translation and certification are difficult to find, and providers that do exist are located out of state. These translating/certifying agencies require submission of original documents, which causes refugees great anxiety. Often the original diploma is a refugee's only evidence his or her education, and it is a great risk for a refugee to release it. This is particularly true for this population, because of all the obstacles to obtaining verification directly from the institution that granted them the degree in their country of origin. A notarized copy of a diploma or transcripts should be adequate evidence for translation and certification. Michelle Stem Cook assisted a recent arrival who submitted two diplomas to a translating/certifying agency recommended by the Baltimore County School System. The level of the certified translation she received was low; no effort had been made to use language used by degree granting institutions in the United States. For example, this particular refugee had been

received a masters degree in the field of speech pathology. The certified translation she received translated the heading of her diploma as saying she was qualified to be an "Interpreter – Translator," when an accurate translation would have stated, as her diploma did, that she was qualified to be a "Philologist, Teacher, and Translator." She was very distressed because she was applying for a teaching position! This is a significant point, because a poor translation gives an employer the impression that a refugee lacks the qualifications that, in truth, the refugee possesses. Furthermore, these agencies charge fees of more than $200.00 for each diploma. Therefore, someone with post-graduate degrees would need to pay $400.00 or $600.00 or more in order to be able to validate their qualifications, and that cost is prohibitive for a refugee. These services also fail to fulfill their promises to translate and certify diplomas expeditiously. As the translation/certification process drags on, a refugee might watch several job opportunities expire.

GETTING A JOB AND MASTERING THE REQUISITE SKILLS

Several respondents talked about how "selling oneself" runs counter to the way they were brought up. One respondent said New Americans need to develop an ability to present themselves in order to succeed:

> "Ambitious, in a way, helps. You know . . . and it can come with training. People can learn the technique of being—you know, we have so many people who have wonderful backgrounds, but because they come and they unable to present themselves, and unable to give, to give the interviewer what you know, what you can do. You know, the life changes. The type of, the economy changes, the industry, and they have to follow the new type of interviews. People have to be in training to be open mind, go and change and learn and present themselves."

Another respondent said that a training workshop held at Baltimore Hebrew University helped her learn how to present herself in an interview.

While conducting fieldwork in this community, we heard several stories about refugees who dared to tell an employer they could do something that they could not actually do, but knew they could learn to do. Once they received the job offer, the refugees zealously practiced and studied until they mastered the tasks they were hired to do. One young man who did not have a college education, but who had great interest in computers and excellent English language skills, built his career in the following way. First, he responded to a newspaper ad for a programmer who understood a certain basic computer language. Then he contacted the employer and convinced the employer in an interview that he was competent to do the job. Then he went straight to a bookstore and purchased several books on the computer language. He studied these books all night long, and the next day he began the job. After a few more days of study, he returned the books because he could not afford to keep them, and continued working at his job until he had so completely mastered the required skill that he became bored. Then he applied for another job that required skills he had yet to master, and successfully employed the same strategy of promising and then studying exhaustively in order to become competent to deliver what he had promised. Ten years later, this young man earns a salary of more than one hundred seventy-five thousand dollars a year developing a new computer language that will facilitate internet commerce. This strategy worked for older refugees as well. One former engineer arrived at fifty-years of age and worked

odd jobs until an opportunity to work as an engineer presented itself. She applied for the job despite the fact that it was a field of engineering in which she had no experience. She hardly knew how to perform the task she was given in her interview, but she got the job because of her courage and determination, in spite of her lack of expertise in the field:

> "So, [later] the boss . . . he told me, 'I knew that you don't have an idea how to work with ink, but I see that you need this job and that you, you know, you're trying so hard you will be okay.'"

Once hired, she began attending community college to master the skills needed to do her new job. Her long hours of studying enabled her to ultimately excel at the job. Although these refugees had high aspirations, they did not overreach their limitations. Ultimately, they were able to deliver what they promised. In both these cases it took Herculean effort to make the risk pay off. All our respondents demonstrated that they consider an interesting, well-paying job to be worth such effort.

EDUCATION AFTER ARRIVAL IN THE U.S.

Male and female respondents of all ages pursued further education here, particularly those who already had higher education before immigrating. We encountered several former engineers who worked at odd jobs while taking courses to upgrade their engineering skills. One such former engineer drove a taxi while taking one course each semester at the community college. He did this for several years until he found an engineering job. By contrast, another young taxi driver who had only vocational training after high school despairs of ever finding other work, despite the example of this older former co-worker who now works as an engineer. This young taxi driver's mother graduated from a famous institute in Moscow, and now that she is retired, she derives much joy from attending classes at Baltimore Hebrew University, and his sister, who graduated from a conservatory, has also furthered her education in the United States. However, his wife and father, like he, had no formal education after high school, have not pursued further education here. Another one of our respondents was not educated beyond high school and came to Baltimore as a refugee at fifty years of age. Once offered a job operating machinery in a factory, he continued to work there for thirteen years until his retirement. His wife, however, had graduated from a pedagogical institute and taught Biology for many years before they emigrated. She began her career here by taking part in a training course organized by Jewish Family Services and the Hebrew Immigrant Aid Society. She acquired certification in First Aid and some other certifications and began working in the health care industry. Soon she was able to find a job in a medical laboratory that required her to continue to develop her scientific knowledge and skills.

Our respondents took classes at Baltimore City Community College, Dundalk Community College, and Baltimore Hebrew University. One former engineer used to take several buses after work to get to a community college where she took classes and studied until almost midnight. Several refugees described cases where a person with high qualifications went to school to get certification at a lower level and then tried to work their way back up to the level of their former profession. For example, a former dentist took courses at the community college to become certified to be a dental hygienist. After gaining several years of experience, he passed the board exams and now has his own private practice. All the refugees in the community take great pride in

and are inspired by former doctors who studied and passed the board exams and are now practicing medicine here as they did prior to emigrating. One of our respondents who worked as a teacher found work as a teacher here soon after she arrived. With the financial support of her employer, she is taking courses to advance her knowledge of computers. Someday she hopes to advance to a full-time programming job that will afford her a higher salary and more challenging work.

Some refugees took courses and learned completely new professions. One former physicist who came here at 62 years of age has since completed not only one, but two Associate degree programs. He is now qualified to work at a profession completely different from his former profession, and although he is now past the age of 65, he still works part-time. His new profession is less prestigious than that of a research scientist, but he finds it challenging and rewarding because he continues to learn and to be of service to other people. Among highly educated refugees, the desire for challenging, interesting work seems to be more intense than even their desires for prestige and elevated income. Community colleges enabled them to attain their goals.

ENGLISH LANGUAGE SKILLS

Our respondents arrived with varying degrees of English language proficiency, and this significantly affected their adaptation. The JVS representative made the point that poor language skills veil other intellectual functions:

> "These are thinking, educated people. Just because they don't have the language doesn't mean, you know, they're not functioning on a high level intellectually. And . . . that's one of the problems is people talk to an immigrant as if they were, had a learning disability."

One of the tremendous advantages of having English skills is being able to communicate effectively with social service agents, doctors, and other people. One woman who arrived speaking fluent English found work in her former profession through Jewish Vocational Services soon after her arrival, but her husband could not find work for a long time, in part because he had very rudimentary English language skills. Respondents talked about English language as a social barrier preventing them from getting to know Americans. They also it as a barrier to employment. All three community leaders expressed their impression that more recent arrivals have poorer and poorer English language skills.

Difficulties with English language varied according to age at arrival. There was a consensus among respondents and community leaders that it is far more difficult for people middle-aged and older to learn a new language. Those over sixty-five who do not know English can still relate to their elderly peers, and they are not compelled to function in the American labor market as are those from their mid-fifties to age sixty-five. Employment presents a great challenge for this age range, as the social worker pointed out:

> "They're not feeling well, and these jobs that they can get are difficult jobs. Entry-level jobs for people without English do require a lot of physical things, repetitive things"

We encountered people in this age range whose English language skills prevented them from utilizing their expertise and experience. They were very distressed that their English language skills deprived them of their former status and productivity, as one respondent described:

> For that reason, among those who came here were many engineers and teachers who, here, they cannot find employment. You understand? Take my friend. She's a doctor, but she is already older than fifty, and to pass the board exams here would take seven years of study which she will never have. And she works, cleaning apartments. Of course, it's very difficult to translate, to transition. How can one write home if one was an engineer there, a chief engineer, and that one came here and became a janitor.

We met and heard about refugees in this age range who berate themselves because they did not study prior to coming and because they have not mastered English since they have been here:

> Respondent 1: [As a result, of course, we blame ourselves. Many people criticize themselves for not realizing it was necessary to study English before immigrating. Because in one or two years it's not possible to learn a language.]
> Respondent 2: [In as much as I have bad English, I cannot, only I am guilty, I think.]

In these cases, self-blame fueled depression and anxiety instead of helping the refugee progress. Some refugee parents disputed the common wisdom that children do not have a hard time because they learn the language so easily. They argued that their ease with language does not mean its not hard for them adjust. Many teenagers were initially placed in a school for students who have not yet passed the ESOL test. The buses for this school came as early as 5:00 in the morning because they had to retrieve children from all over the city. Passing the ESOL test meant starting over at a new school. One New American who started school here at the middle school level went to four different schools within six years time. He did not even want to attend his high-school graduation, but he adjusted much better to college. We also heard about the sort of problems that result when a child becomes the interpreter for the parent. Grandparents are particularly distressed when children master English, but lose their native language.

GAINING FAMILIARITY WITH AMERICAN CULTURE

Several respondents who arrived with excellent English language skills still had difficulty communicating because they had studied British English. One very successful refugee deliberately overcame this by taking ESL classes:

> [My son, even in Kiev, knew English very well. He had already studied English there. And he immediately began a course in order to learn, not English, but American language, in order to become accustomed to American language . . . And my son wanted to study American English. Therefore, he didn't go right to work . . . You see, special terms for work he knew. But everyday language he did not know . . .]

Another one of our respondents studied not only the language but also the culture for several years, and then used that knowledge to become a successful entrepreneur. When asked why he did not start his business earlier, he explained:

> [No. The fact of the matter was that, in order to, I'll tell you, in order to—I did not have enough mastery of the English language or enough understanding of what pleased the American psyche . . . the thing is that culture here is very different from the culture in Russia, in the former Soviet Union, so it was very interesting and important for me to learn about people in this country . . . I could not understand why when someone thinks you are trying to sell them something, they begin to relate to you in a negative way. And I did not understand how I could relate to customers poorly or well. And it was interesting for me to learn language of social interaction, the language of . . . the very best sort of conversations to have with customers. And I also wanted to find out the very worst sort in order to set that knowledge aside and of course in order to find out what to do so that such conversations would never take place in my business . . .] "So, it was like a research for me. Plus, it was a great practice for my language, because, I learned how to manage and . . . how to make friends and just it helped me a lot."

This deliberate approach to learning American culture contributed to the success of both these refugees.

SUMMARY OF EXTERNAL SUPPORT AND INDIVIDUAL EFFORTS

Three patterns of utilizing external support and individual resources emerge among ex-Soviet refugees. First, cash transfers (SSI), medical assistance (Medicare, Medicaid, and Sinai Hospital medical subsidies), and housing programs (Section 8 low rent subsidies) are the three pillars for independent living and quality of life for elderly ex-Soviet Jews. However, without the support of strong community institutions and facilities (e.g., Jewish Family Services), this independent living and quality of life could not exist. In addition to the benefit of external support for the elderly themselves, the benefit spills over to their adult children and grandchildren through easing financial hardship on the extended family, particularly in the period right after arrival.

Second, for this population, the most appreciated form of external support is human capital investment, because it greatly enhances able-bodied refugees' employability and the probability of matching jobs with their expertise and interests. Forms of human capital investment range from ESL classes offered in neighborhoods to formal vocational classes at community colleges. In pursuit of economic success, highly-educated refugees of all ages exert tremendous effort to take advantage of opportunities to advance their knowledge and improve their skills.

Third, refugees highly value employment services that acclimate them to the American labor market and enable them to obtain jobs affording some measure of job satisfaction. An emphasis on matching jobs with expertise and interests is an essential component of Jewish Vocational Services' successful approach to securing sustained, long-term employment.

THE ROLE OF EXTERNAL SUPPORT AND HUMAN CAPITAL IN SELF-SUFFICENCY

DRAINAGE OF SUPPORT IN ADVANCE OF ARRIVAL

The tremendous outpouring of emotion, time, money, and effort by the American Jewish community in advance of the arrival of the Soviet Jewish refugees decreased the flow of support for the refugees after they arrived. The American Jewish community experienced the struggle to overcome barriers to Soviet Jewish emigration as a crisis of epic proportions, and when Soviet Jews began to arrive in large numbers, it seemed to some Americans that the crisis was over. These celebrated arrivals seemed to signify that the goal had been achieved, freedom had been procured for the oppressed, and the struggle had ended in victory. Those intensely involved in resettlement and the Soviet Jewish families themselves understood that what followed arrival was an acute crisis, followed by a long and arduous struggle to adapt and succeed in America. Some members of the American community did not understand that Soviet Jewish need for the support of the American Jewish community was even greater now that they were in America than it had been when they were still in the Soviet Union.

We found parallels to this pre-arrival exhaustion of the receiving community on the micro level. Several of our respondents and our consultant noted that anchor relatives expended tremendous time, effort, and money in order to make it possible for their relatives to immigrate and in order to prepare for their arrival. At some points in time, anchor relatives were require to pay JFS and JVS of Greater Washington about $2,000.00 as payment for services that would be provided to their relatives. In Baltimore, once petitions to the local Jewish community and the United States government had been successfully made, anchor relatives procured an apartment for their arriving relatives, stocked the refrigerator, set up a variety of appointments, and prepared in other ways. Again, once the New Americans arrived, from the perspective of the anchor relatives in America it seemed that the struggle was over instead of just beginning. These anchor relatives concluded that it was time to "get on with their own lives", just when their relatives desperately needed help finding employment, dealing with health problems, and confronting other obstacles to adaptation.

PUBLIC AND PRIVATE MEDICAL ASSISTANCE

We observed that when many of our respondents arrived, they had family members experiencing an acute medical crisis. In four of the families we interviewed, major medical issues coincided with their arrival in the United States. These families had hope that they could obtain medical care here to make their family members well. Prior to emigrating, one of our respondents' parents became very ill following the death of one of his siblings, and he said that one of the main reasons they emigrated was because he could not attend to the medical needs of his father there. One respondent's father was so ill that he *"needed a special flight, a medical flight, non-stop,"* and he underwent a major operation on the third day after they arrived in the United States. Medical problems intensified the strain on these families during their first few months in the United States. So, medical reasons for coming here increased the difficulty of the initial adaptation of these refugees, but Medicare and Medicaid made a tremendous difference. From the perspective of the government, paying for medical care for these families during those first few months proved to be a great investment. Those who were ill received treatment and were able to share some of their

families' burdens. Those who were well were spared a devastating financial blow. With their sick family members receiving care, the able-bodied were able to prepare for work, find work, and attain long-term financial independence for their families.

INTERACTION OF EXTERNAL SUPPORT, HUMAN CAPITAL AND INDIVIDUAL EFFORT

The refugees we interviewed used public assistance as a boost to their own efforts to attain economic independence. When asked to rank the importance of various sources of support, several respondents described public support as the essential foundation for their pursuit of economic independence. Without public support and the support of private agencies, refugees would have had to rely on their relatives and neighbors for food and shelter.

The degree to which self-support was amplified by private support was contingent on the refugee's human and social capital. New Americans with adequate English are much easier for Americans to help; refugees with English language skills accessed the resources they needed from resettlement services much more easily than those without English.

Our best example of the power of social capital is one refugee who was basically swept into a job because of his family's strong initial bond with the Orthodox community. This bond overcame the barrier to employment posed by his poor English language skills. Someone served as his advocate, arranged an interview for him, helped him prepare for the interview, accompanied him to the interview, and represented him at the interview. Once he had the job, the Orthodox community also provided his family with a used car so that he would have transportation to take him there.

When asked which source of support is most essential, many of our respondents said that they are all important, but unlike public support, which was constant, the support refugees received from their friends and family varied widely. Anchor relatives acted as the critical link between New Americans and various forms of public and private support. Those with helpful anchored relatives benefited much more from available sources of support than those whose anchor relatives were neglectful, unless neighbors or other people substituted for anchor relatives. Support from family and friends enabled some to delay taking a first job until they found a good one. One man came after his wife had been in the United States for a significant amount of time. At the beginning of his life in the United States his family resources sustained him completely, and he even declined to receive cash assistance during his initial months in the United States. He benefited from his wife's salary, his mother's SSI pension, and from the free ESL classes. Relying on those resources, he took several months to improve his English, studied technical language in particular, and obtained a high-paying job as a computer programmer.

INDIRECT BENEFITS OF SSI AND OTHER FORMS OF PUBLIC ASSISTANCE

SSI was the government program that had the greatest impact on our respondents and their families. It was a great relief to all members of the families of recipients, and was sorely missed by families whose elderly did not receive it. Elderly who arrived as immigrants rather than as refugees did not qualify for SSI immediately, but had to wait three years. When elderly parents arrived as immigrants instead of refugees because of close relatives already living in the United States, their lack of income until they began to qualify for SSI heightened the emotional and

financial strain their families. In one such case the elderly immigrants and their children and grandchildren lived in very crowded conditions as a result. The elderly felt very guilty that they were not contributing.

One of the reasons SSI benefited the families more than other sources of assistance was because many in this community view SSI as a category separate from other forms of public assistance. Since native-born American elderly people receive SSI as well, many refugees feel it is okay to accept it. In general, elderly refugees understand that they did not earn this "pension" because they never worked in the United States. They see it as a very generous gift to them, and they feel that the appropriate response is gratitude, not shame, particularly because by receiving SSI the elderly relieve their children of the financial responsibility of providing for them.

SSI and the first four months of refugee cash assistance indirectly enabled the relatives, friends, and neighbors of new arrivals to sustain their own economic independence while helping the new arrivals attain independence as well.

By affording the elderly the means to live independently among their peers, SSI provided for the emotional and social needs of the elderly sector of the population. It is very difficult for the elderly to emigrate/immigrate, and social support is crucial to their physical and mental well-being in their country of destination. Because so many Russian-speaking elderly people are housed in close proximity to one another, they enjoy the opportunity to interact with one another. Many were lonely when they were left at home during the day once their grandchildren were old enough to attend school. For that reason, several respondents described moving into these apartments as a positive turning point in the lives of the elderly members of their family. This arrangement also gives young families privacy. Nevertheless, since Owings Mills is at least a twenty-five minute drive from Park Heights, these residential patterns are contributing to the breakdown of intergenerational family relationships. Newer buildings to house Russian-speaking elderly were built further north, closer to Owings Mills.

PERCEPTION OF EXTERNAL SUPPORT AND ITS ROLE IN SELF-SUFFICIENCY

Respondents felt that the most timely support was the refugee assistance at the beginning, and the no-interest loans from Jewish bank when they were ready to buy a car. Medical Assistance, SSI, and no-interest loans from the Jewish bank were the forms of support that refugees felt were most sufficient. Respondents felt that more support is needed for people aged 55 to 65, because four months was usually not enough time for people in that age range to find a job. In general, they felt that more needed to be done to provide New Americans with access to correct information.

THE SPECIAL NEEDS OF REFUGEES NEARING RETIREMENT

About two years ago a man shot his wife in the parking lot of the apartment complex where most refugees are resettled. He immediately regretted it, stayed on the scene, and surrendered to the police. His mental health had deteriorated due to stress and family conflict resulting from the behavior of his teenage child and due to his own problems with employment. The three children of this man who shot his wife were initially placed with their grandmother, but when she became overwhelmed, they were placed in foster care. This tragedy illustrates how one person

incapacitated by mental illness can inflict suffering on many people who would otherwise be in good mental health. This incident focused the Russian-speaking community on the need for more psychological support for some families.

Those who are in their mid-fifties or early sixties when they arrive have obstacles to economic self-sufficiency that are specific to their age group. Refugees between the ages of 55 and 65 are apparently the ones with the greatest need for more than four months of time to find employment and assistance finding employment. The loss of a former occupation weighs especially heavily on those who arrive in their late fifties and early sixties, because when they emigrated they were often at the peak of their careers. If their English language skills are poor, and they have trouble improving them, the gap between their aspirations and the employment options actually available to them causes great stress. Refugees in this age range are the ones apparently most likely to apply for SSI Disability, and the application process is often a long and very distressing ordeal; as a result, applicants for SSI Disability end up relying heavily on their families for support. Of those who ultimately receive it, many qualify because they are incapacitated by anxiety and depression. SSI Disability pensions are only one of the many public and private costs of the mental illness of refugees in this age range. It would be better to expend public and private resources to avert this anxiety and depression by supporting this age group in the beginning.

Jewish Family Services has tried to promote the mental health of New Americans in several ways. JFS organized a support group for people aged 55 to 65. A social worker and a Physician's Assistant from Sinai facilitated the meetings. The group session itself was meant to be therapeutic, to give the participants an opportunity to get out once a week and have something to do while their family members were busy working and studying as well as an opportunity to gain strength from their peers. The physician's assistant would refer a person to a psychiatrist if she felt that maybe medication could lessen his or her anxiety. Jewish Family Services sometimes addressed mental health problems by referring a New American to a psychiatrist, but the social worker said that New Americans generally did not respond well to psychiatric care.

Although social interaction with family and friends proved to be beneficial to our respondents when they were in distress, psychiatric care did not. When one of our respondents went through a deep depression, her JFS social worker arranged for her to see a psychiatrist, but visits to the psychiatrist only caused her more anguish because of language and cultural barriers. Eventually she ended the therapeutic relationship. Soviet and American conceptions of mental health differ profoundly. Especially during the first year in the United States, refugees from the former Soviet Union are unlikely to comprehend and embrace the idea that depression is not only psychological distress, but also a physical illness that can be treated with medication. This is particularly true of the elderly and refugees between the ages of 55 and 65—precisely the sub-groups in this population that experience the most incidence of what American doctors would diagnose as clinical depression and anxiety disorders.

The social worker's observation that most the of the New Americans who exhibited symptoms of mental illness in the United States did not experience those symptoms in their country of origin indicates that the cause of their mental illness lies in the context of their adaptation. Several of our respondents have experienced severe depression since coming here. Despite successful efforts like the support group, refugees and community leaders indicated that mental health resources in the

community were inadequate for the needs of New Americans, particularly since language and cultural barriers limit the effectiveness of psychiatric care.

FINDING EMPLOYMENT MATCHED WITH EDUCATION AND EXPERTISE

We observed that the well-being of refugees is affected by the degree to which their jobs are related to their education, experience, and interests. Full employment is an integral part of sound mental health because economic insecurity is associated with psychological pain. A very sensitive topic on all sides is the question of what sort of employment a New American should take in light of his or her educational and occupational achievements in his or her country of origin.

One of the greatest sources of distress for refugees is ignorance of how the American labor market works, but there are both effective and incapacitating ways of addressing that ignorance. A senior staff member said that Jewish Vocational Services has learned that telling traumatized new arrivals that their present limitations disqualify them for the jobs they seek shatters their dignity and self-esteem. Instead, based on a new arrival's education, experience, and goals for employment, JVS staff direct the new arrival to develop the English language skills and occupational skills required for the type of job he or she desires. Then, the staff tries to arrange for the new arrival to communicate with someone working in their field of interest. Such encounters are intended to provide a refugee with a realistic appraisal of the gap between the refugee's present capabilities and the capabilities required for their desired job. This encouraging approach described by the JVS representative is an effective, respectful way of helping a refugee recognize the real obstacles to his or her desired achievements, and it contrasts sharply with the discouragement meted out to some of our respondents by their peers and some service providers. Being told that what they wanted to do would be impossible only exacerbated refugees' frustration with their inability to discern what was actually possible for them and what was not. Even if the way to attain a job that utilizes past education and experience will be very difficult and demanding, refugees benefit much more from being shown that path than from being told their initial goals are unrealistic.

In general, our respondents were not discouraged by the difficulties of pursuing their occupational goals. Refugees we encountered demonstrated that if they can find a job that interests them, they are willing to study in evening classes till late at night and do whatever else it takes to master the skills they need to function well in the workplace. This is why former doctors who pass the medical board exams and begin to practice again in the United States are such a source of pride for this community. It seems that nourishment to the soul of a refugee, particularly one who arrives with a high level of educational attainment or professional experience, is being told *how* they can achieve their goals, no matter how difficult the path might be.

TIMING AND THE EFFECTIVENESS OF EMPLOYMENT SERVICES

The nature of a first job and the timing of taking a first job significantly affected long-term economic self-sufficiency for several refugees. Many of our respondents are convinced that the most successful refugees are those who manage to persevere until they find a first job that interests them and utilizes their past education and experience. For example, one former computer

programmer we encountered was able to prolong his job search because he received the financial support of his mother, who received SSI, and of his established relatives. He took time to study and improve his English and then took a high-salaried job in his field approximately six months after his arrival. He continues to advance in his profession.

At present, most of the limited period in which the state supplies funding for employment services directly coincides with the period where refugees are in crisis. This is problematic because refugees receive employment assistance when they are generally least able to fully benefit from it, and then do not receive it when they need it most.

The representative of Jewish Vocational Service as well as several ex-Soviet Jews asserted that refugees who prepare longer for a job have more success in finding a sustainable position that enables them to utilize their past education and experience. If a first job harms a refugee's health and simultaneously prevents him or her from learning English, the refugee will have great difficulty moving out of it, regardless of his or her past education and experience. It is problematic that the period of support for job search coincides with the shock and trauma immediately following arrival that renders the New American least able to benefit from that support.

BASIC COMPUTER TRAINING

Several respondents talked about inexperience with computers as a barrier to gainful employment. One respondent described computers as the most significant distinction between work environments in the former Soviet Union and the United States.

Refugees with very distinguished accomplishments in their field were initially unsuited for employment in their field because of the computer orientation of American workplaces. Some respondents found computer courses offered at local community colleges and elsewhere to be incomprehensible, because they had no background in computers at all.

SUMMARY

Our analysis shows that the relative importance of external support and individual effort depends on age groups, forms of support, and length of support. For the elderly group, both public assistance and community institutional support are essential. For this age group, cash transfers, medical assistance and housing support are the appropriate forms and the support should be long-term.

For people in their prime, the key external support is support that enhances their human capital specific for the American labor market. Aspects of human capital specific for the American labor market include English proficiency, familiarity with the functioning of the U.S. internal labor market, basic computer skills, and vocational training tightly related to American technologies. Given the relatively strong training in basic sciences among ex-Soviet Jews, investment in these aspects of specific human capital is short-term in nature. For people in their prime, while individual effort is essential, without external support in forms of human capital investment, individual effort is less effective and leads to less desirable outcomes.

For people approaching retirement age (in their 50s), most of whom have been professionals, the dilemma is their strong expertise on the one hand, and their low English skills and unfamiliarity with American technologies and labor market on the other. We see two possible routes. One route is to take a job in ethnic economy where English is less important in fulfilling tasks and the job may not closely match their expertise. If they work for 10 years, they will be eligible for Social Security, guaranteeing a better economic support during retirement than sole reliance on SSI. The second route is to receive specific training and then to provide services such as legal consultation to new arrivals and the established co-ethnic community. The community service route also applies to energetic people in their early years of retirement.

POLICY IMPLICATIONS

Despite the eventful processes and hardships in adaptation, most of our respondents made successful transitions to economic and psychological stability. This success is due in large part to the crucial external support they have received. Aside from the outpouring of governmental and voluntary organization support for their emigration, the public assistance, organizational support and inter-personal support together have made their resettlement and adjustment manageable. In particular, we note the importance of the interaction between multiple sources of external support and the excellent examples observed in the ex-Soviet Jewish population where voluntary organizations (JFS, JVS, etc.) serve as agents to manage both governmental and organizational resources.

The fresh evidence from our study substantiates the continuous importance of external support, because for both the elderly and the able-bodied external support plays a key role in speedy economic integration of ex-Soviet Jews. We identify three areas of policy implications that highlight the importance of (1) sustaining state, voluntary organization and family support for elderly refugees, (2) developing new programs and services for human-capital investment, and (3) mobilizing the human resources of those near or early in retirement.

STATE, VOLUNTARY ORGANIZATION AND FAMILY SUPPORT FOR THE ELDERLY

We identify several specific sources of support that play a key role in sustaining the independent living of elderly ex-Soviet Jews. First, SSI, Medicare, Medicaid, and public housing assistance from the government are the major forms of economic support for the elderly. The benefits from the economic support spill over to the adult children and grandchildren of these elderly by easing the economic hardships of the extended family, particularly in the initial stage of adjustment. Current policy debates focus on the heavier use of SSI among immigrants than natives without consideration for the fact that state economic support for immigrant elderly has the indirect effect of promoting the productivity of their adult children.

Second, Sinai Hospital subsidizes health care for the ex-Soviet refugees, using resources of voluntary organizations. Good health is the very basis of quality of life for elderly people. Under-insurance of health care is a common problem among elderly immigrants but is much less problematic among elderly ex-Soviet Jews. The continuation of strong support from voluntary organizations is thus necessary for elderly ex-Soviet Jews.

Third, our elderly respondents talked a great deal about their close family ties with their adult children and grandchildren. They choose to live in proximity to their adult children (Park Heights near the neighborhoods in Baltimore County) and pay frequent visits to their adult children and grandchildren. We suggest encouraging substantial and stable family support in financial, emotional, and care-taking forms to further enhance the quality of life of the elderly.

DEVELOPING NEW PROGRAMS FOR HUMAN CAPITAL INVESTMENT

In addition to the existing ESL and vocational education programs, more rigorous human capital investment programs would speed up refugees' attainment of self-sufficiency and enhance their economic attainment in the long run. To this end, we suggest the following public programs or services.

First, to address refugees' crucial need for information, we suggest dissemination of integrated, complete, and well-rounded information about public assistance, voluntary organizational support, community support, health care, English classes, formal courses at community colleges, financial aid for education, the Legal Aid Bureau, and local public and private schools. Refugees also need information about dealing with a car wreck, searching for housing, buying a home, voting, setting up a bank account, saving for retirement, applying for citizenship, buying a car, getting a loan, dealing with medical emergencies, and handling other aspects of everyday life. Many agencies and individuals have been providing aspects of such information, but they are fragmented and provided only at request. The newly established Baltimore Resettlement Center represents an effort to centralize and integrate information. Further steps need to be taken to diffuse the centralized information at the Center to the local communities of refugees. The continuous lecture series currently being provided by Jewish Family Services is a good model for effective dissemination of information.

Second, to address the computing technology disparity between the U.S. and the Commonwealth of Independent States, we suggest treating computer skills like English proficiency. Almost every gainful job in the U.S. requires basic computer skills. Basic computer skill classes, along with English classes, would improve the job prospects of refugees. The costs need not be high. Given the rapid development of computing technology, donations of older computers are sufficient to set up or expand simple computer labs in local communities.

Third, to address the issue of capitalizing on refugees' expertise, we suggest establishing public services to translate and validate diplomas and qualifications. Timely and precise service of this sort will increase the probability of landing refugees jobs matching their qualifications.

Fourth, to address procurement of long-term economic success, we applaud the approach to placement described as optimal by the representative of Jewish Vocational Services. We suggest putting a greater emphasis on placing refugees with high credentials, rich work experience, and fluent English in appropriate jobs. This is a comprehensive task, including tracing the progress of refugees beyond initial placement and advising further vocational education until refugees are matched with appropriate jobs. We strongly suggest that employment services be evaluated

according to how well the education, experience and interests of refugees relate to their job placements rather than simply by rate of placement.

Finally, we affirm the efficacy of preventative mental health care in the form of programs that provide refugees with opportunities to learn effective strategies for coping and proven ways of achieving goals from qualified advisors and from their peers. The support group and the lecture series sponsored by Jewish Family Services combated ignorance about American society and social isolation.

MOBILIZING THOSE NEAR OR EARLY IN RETIREMENT

To provide new and revamped services to the able-bodied and the elderly, we suggest mobilizing the human resources of those near or early in retirement. Some of them are actually performing services for the community such as writing for a Russian-language newspaper or working at a daycare center for infirm, Russian-speaking elderly. Others have not found their role and are frustrated. The state and voluntary organizations can mobilize them by training and preparing them to provide various services to their co-ethnics and new arrivals. These services could include instruction in basic computer skills, translation and validation of diplomas and qualifications, legal advice, and documentation of the progress of refugees placed by Jewish Vocational Services.

Funds designated for employment services targeting younger immigrants could be diverted to compensate those near or early in retirement for performing these needed services because younger refugees can find suited jobs with these services. Funds for social services for refugees of all ages would also benefit from this diversion of funds because the older refugees would be providing precisely the services most needed. Furthermore, money currently distributed as temporary cash assistance to unemployed refugees near retirement would be better spent as compensation for services because the money would simultaneously fund needed services and provide jobs in place of hand outs.

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TABLE 1: SIGNIFICANT ATTRIBUTES OF PRIMARY REFUGEE RESPONDENTS

Proxy Name	**Age *at time of arrival* and Gender**	**Region of Present Residence**	**Children under the age of 18 *at time of arrival?***	**Republic of Origin**	**Year of Arrival in the U.S.**	**Level of Education** (translated to American equivalents)	**Former Profession**	**Present Employment**	**Date Interviewed and languages used**
Olga	50 Female	Park Heights	no	RUSSIA	1988	Ph.D.	Scientist	professional	9/4/99 Russian and English
Fanya	39 Female	Reisterstown/ Owings Mills	yes, two	UKRAINE	1990	Masters degree	Engineer	professional	12/14/99 English
Lyba	35 Female	Reisterstown/ Owings Mills	yes, two	BELARUS	1997	Masters degree	Teacher	professional	11/7/99 Russian and English
Dima	24 Male	Reisterstown/ Owings Mills	no	UKRAINE	1989	Technical School	Student	professional	11/5/99 Russian and English
Igor	37 Male	Park Heights	yes, one	BELARUS	1996	Technical School	Service worker	low-skilled	2/2/00 Russian
Sam	52 Male	Park Heights	yes, one	UKRAINE	1979	High School	Field Engineer	low-skilled; now retired	12/17/99 Russian
Nina	*74* Female	Park Heights	no	UKRAINE	1992	Institute	Chief Scientist	retired	12/9/99 Russian
Ilya	61 Male	Pikesville	no	RUSSIA	1993	College degree	Scientist	part-time student; part-time professional	4/21/00 Russian and English
Bela	28 Female	Park Heights	yes, one	RUSSIA	1992	College degree	Engineer	unskilled; now part-time low-skilled	6/19/00 Russian and English

TABLE 2. CATEGORIES OF EXTERNAL SUPPORT

CATEGORY	SOURCES OF ASSISTANCE	KINDS OF ASSISTANCE
PUBLIC ASSISTANCE	Federal	▪ SSI ▪ Public Housing Or Rent Subsidy (Section 8) ▪ Food Stamps ▪ School Lunch/Breakfast ▪ AFDC ▪ Energy Assistance ▪ Student Loans
	State	Cash Assistance
PUBLIC AND PRIVATE ASSISTANCE COMBINED	State Federal *Jewish Family Services2* *CHAI: Comprehensive Housing Assistance, Inc.* *CHANA - Counseling, Helpline, & Aid Network* *Jewish Legal Services*	Social Services
	State Federal *Sinai Hospital of Baltimore* *Levindale Hebrew Geriatric Center and Hospital* *Jewish Hospice Program of Maryland*	▪ Medical Assistance to Refugees ▪ Medicare ▪ Free health-care ▪ Subsidized health-care ▪ Translators for interactions with health-care providers
	State *Jewish Vocational Service*	Employment Services
	State Universities and Community Colleges such as *Baltimore Hebrew University*, Dundalk Community College, and Baltimore City Community College	ESL Classes Vocational training Computer classes
PRIVATE ASSISTANCE FROM PRIVATE GROUPS	Synagogues *Operation Housewarming—"The Furniture Bank"* Orthodox community	▪ Food ▪ Clothing ▪ Furniture ▪ Material Needs
	Jewish Community Center	▪ Social Interaction ▪ Fitness
	Hillel of Greater Baltimore	▪ Social Interaction
	Hebrew Free Loan Association (Ezras Torah)—"The Jewish Bank"	▪ No Interest Loans
PRIVATE ASSISTANCE FROM FAMILY AND FRIENDS	Anchor Relatives Neighbors Friends Co-workers	All Kinds

2 Agencies of the Associated are italicized.

Figure1. Foreign Born Population (Proportion)

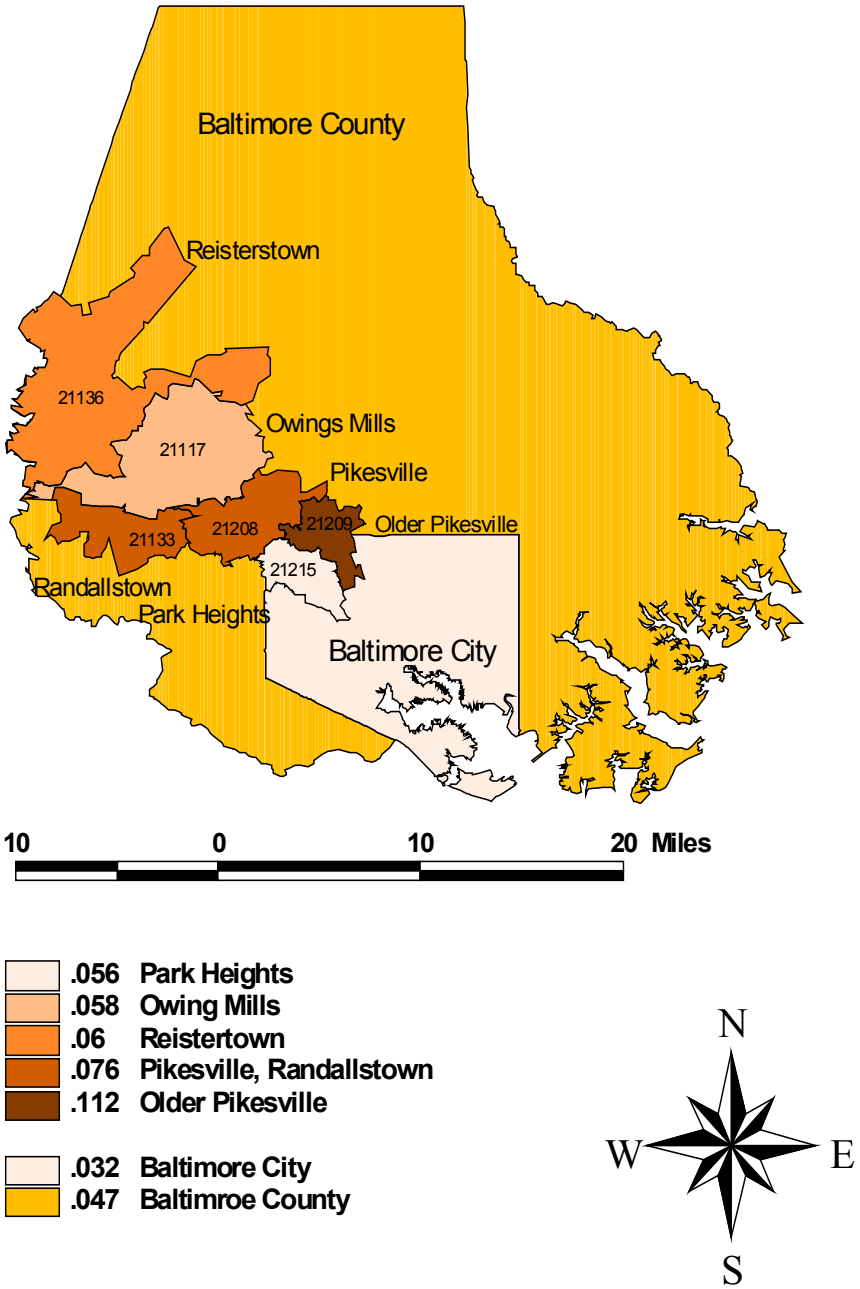

Figure 2. Russian Speaking Population (proportion)

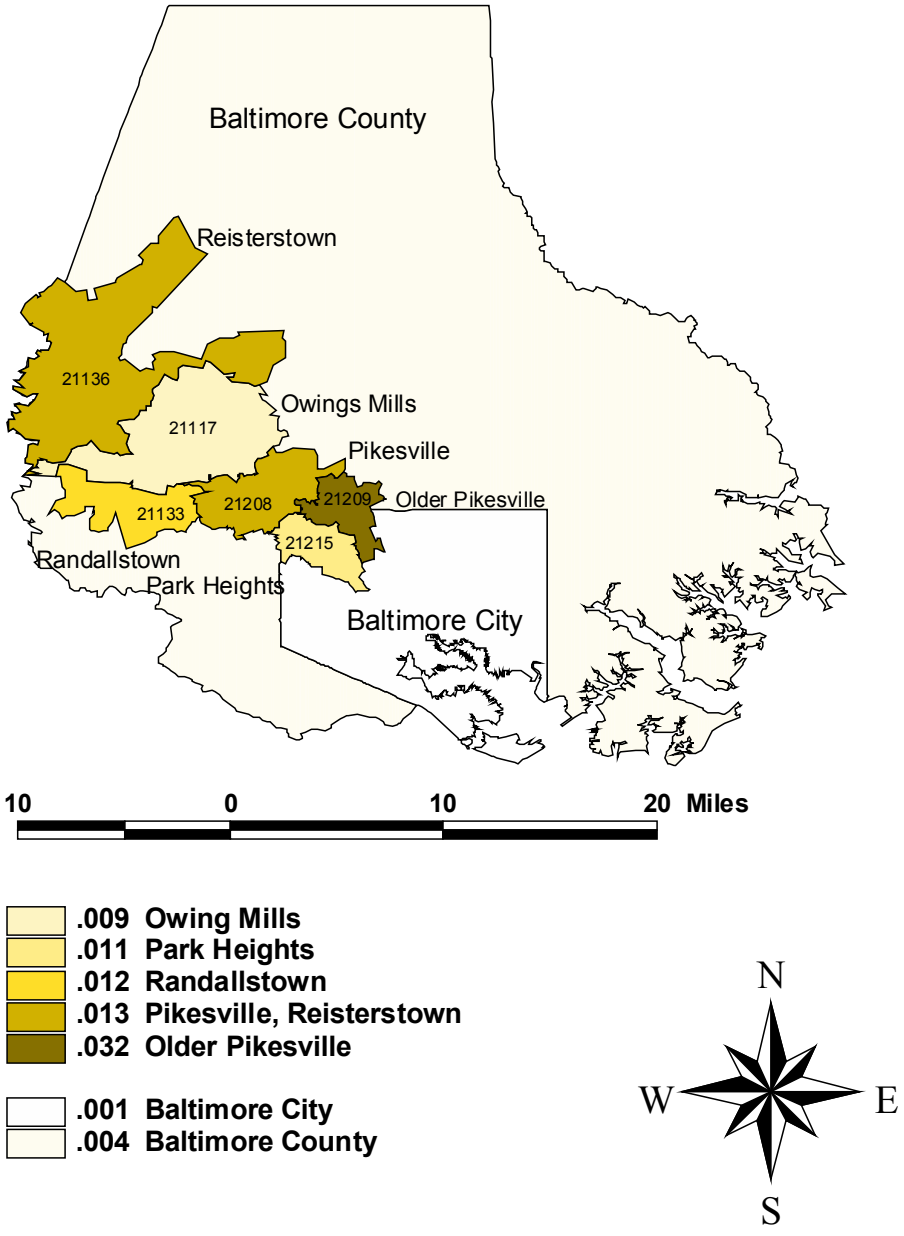

Figure 3. Below-Povery Population (proportion)

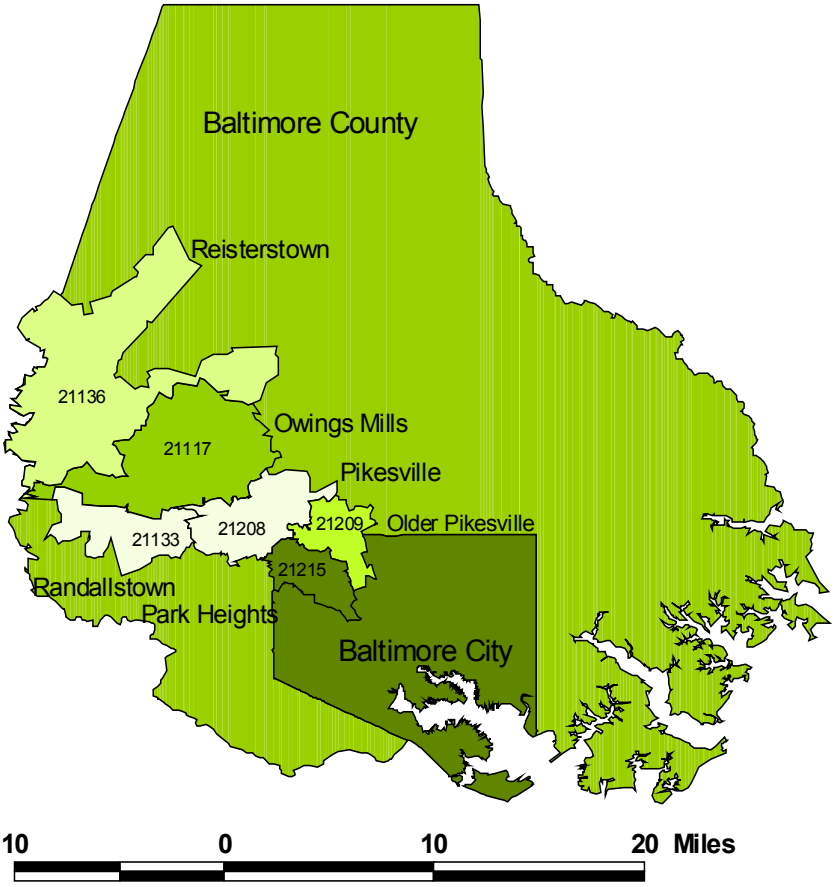

Figure 4. Below-Poverty, 65 or Over (proportion)

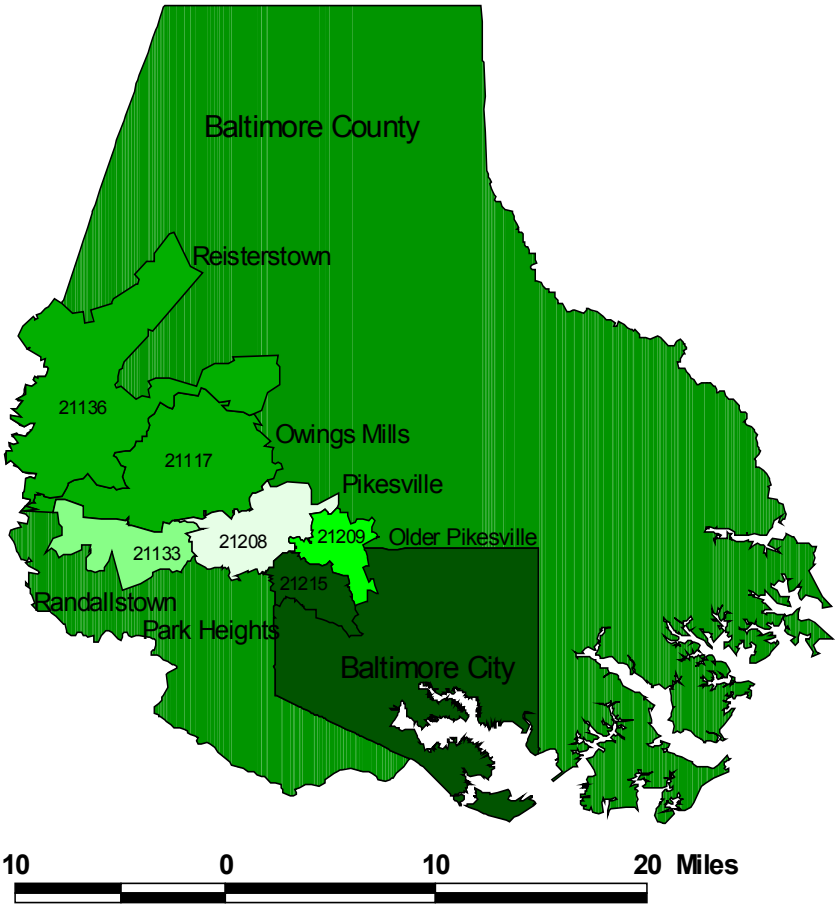

Figure 5. Public Assistance Recipients (proportion)

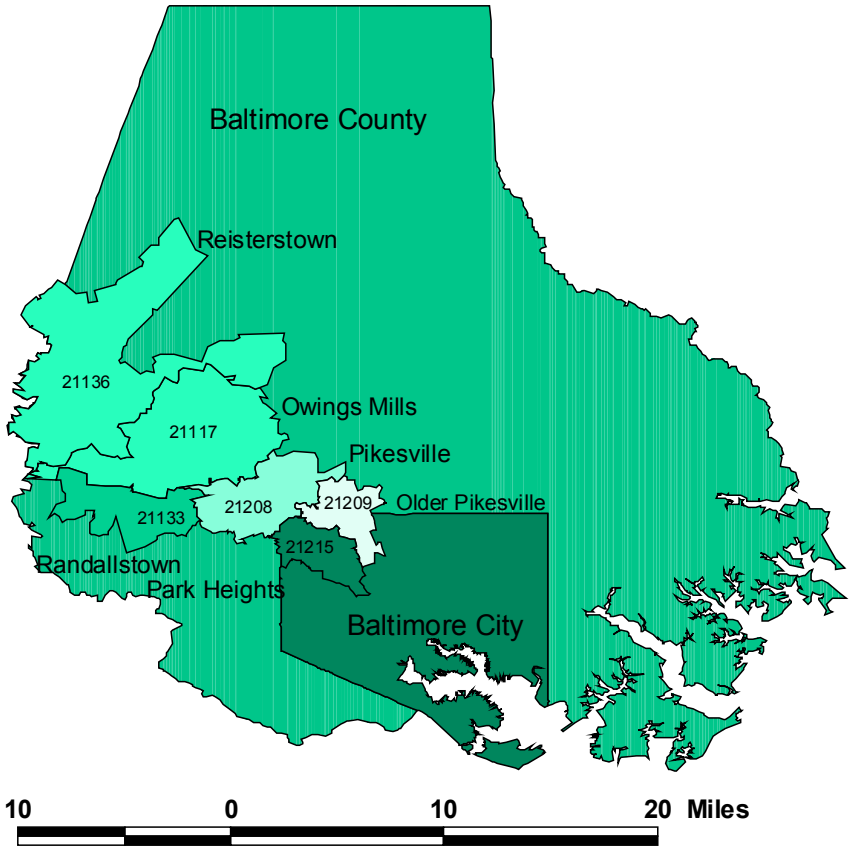

Figure 6. Public Assistance Recipients, 65 or Orver (proportion)

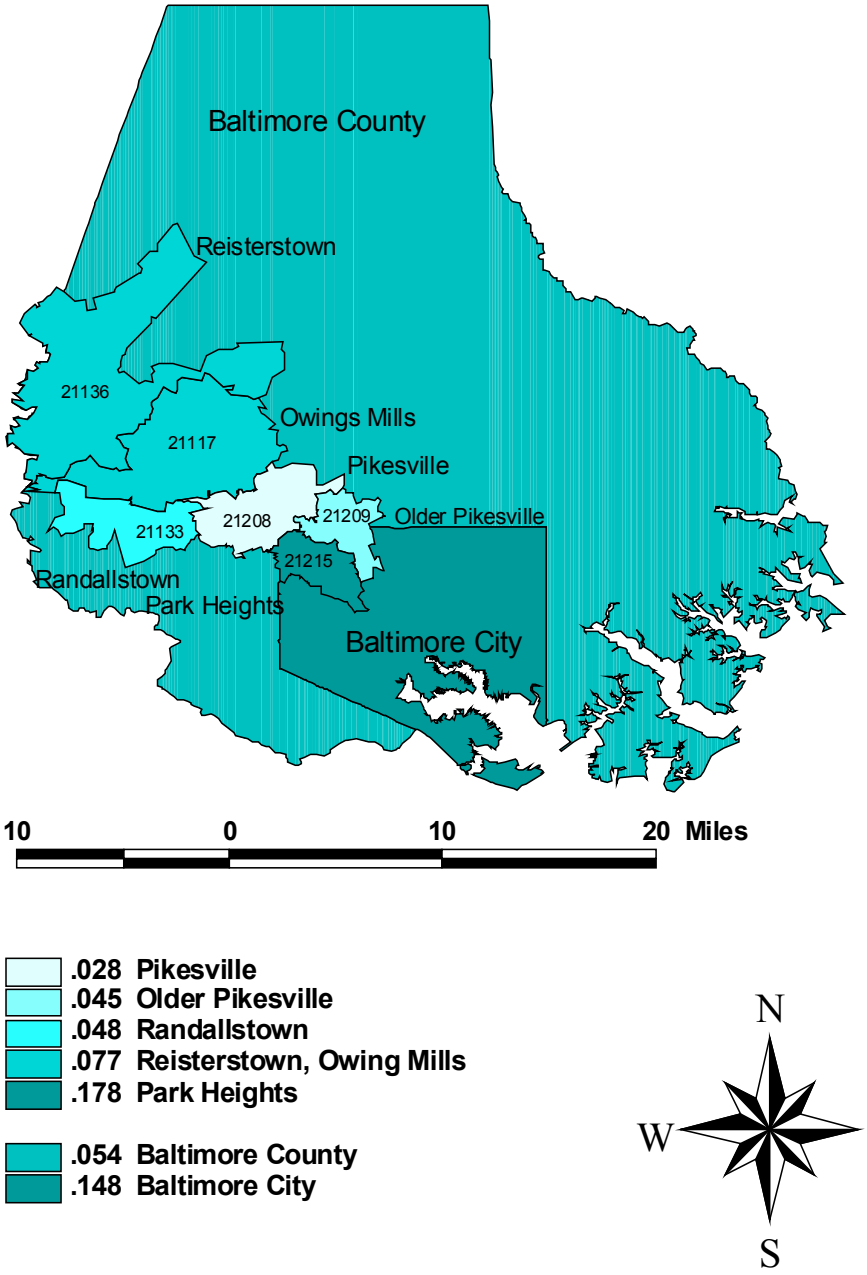

Figure 7. Home Ownership (proportion)

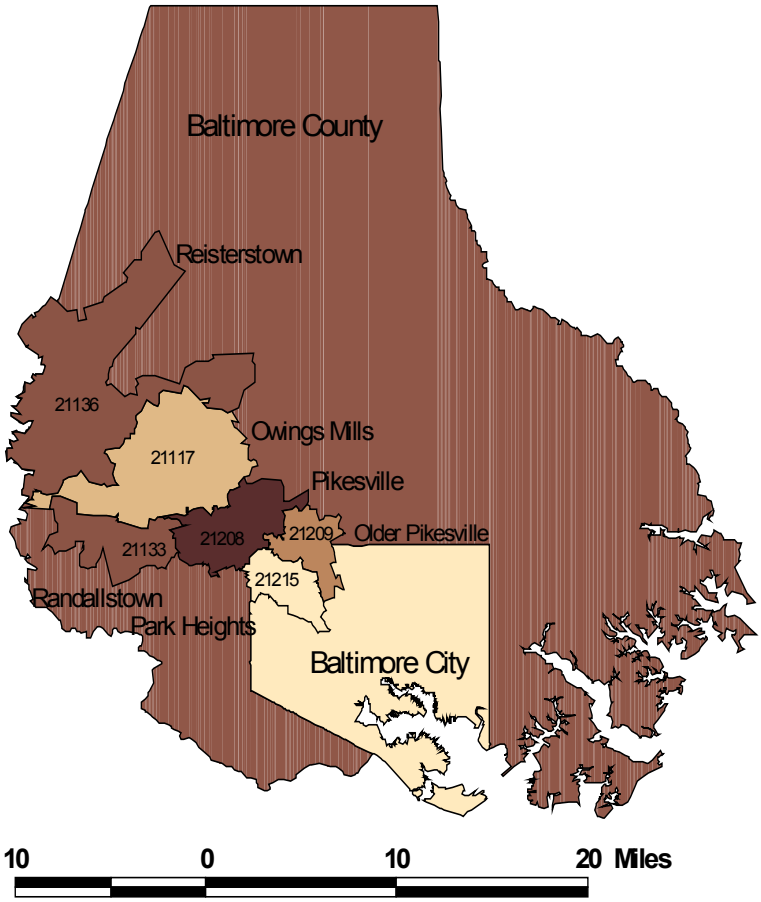

Figure 8. Home Ownership, 65 or Orver (proportion)